



CSC

INTEGRAL P&C

Training Manual

© 2012, Computer Sciences Corporation

The document contains proprietary and confidential information and is provided on the basis that such information will be confidential. This work is copyright. No part may be reproduced or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise or stored in any retrieval system of any nature, without prior written permission of Computer Sciences Corporation.

The information in this document is believed to be accurate in all respects. The company and its divisions and subsidiaries cannot, however, assume responsibility for any consequences resulting from the issue of this information. The information contained herein is subject to changes; revisions or new editions may be issued to incorporate such changes.

CSC Technology Singapore Pte Ltd

20 Anson Road,
#11-01 Twenty Anson,
Singapore 079912

Telephone +65-6221-9095
Facsimile +65-6436-7114

CSC Technology Singapore Pte Ltd is a registered company of CSC Financial Services Group. CSC Financial Services Group is a unit of Computer Sciences Corporation. CSC Financial Services Group co-ordinates the delivery of all CSC services and products to firms in the financial services industry. CSC Financial Services Group includes CSC Inc., Hogan Systems, Inc. and Alliance-One Services, L.P. *On the Succeeding edge* is a trademark of CSC Inc.

Publication History

| Version | Date | Includes |
|---------|------|--------------------|
| 1.0 | | INTEGRAL P&C Admin |
| | | |
| | | |

Table of Contents

| | |
|--|-----------|
| 1. INTRODUCTION AND OVERVIEW | 4 |
| 2. PRODUCT CONFIGURATION..... | 5 |
| 2.1 <i>Product Structure</i> | 5 |
| 2.1.1 <i>Policy Type.....</i> | 5 |
| 2.1.2 <i>Risk Type</i> | 5 |
| 2.1.3 <i>Premium Class</i> | 6 |
| 2.2 <i>Policy Construction.....</i> | 6 |
| 2.2.1 <i>One Risk - One Premium.....</i> | 6 |
| 2.2.2 <i>One Risk - Multiple Premium.....</i> | 7 |
| 2.2.3 <i>Multiple Risks - One Premium.....</i> | 7 |
| 2.3 <i>Table Parameterisation.....</i> | 8 |
| 2.4 <i>Product Set-up.....</i> | 8 |
| 2.4.1 <i>Policy Type, T3681</i> | 9 |
| 2.4.2 <i>Risk Type, T4677</i> | 12 |
| 2.4.3 <i>Premium Class, T3640</i> | 13 |
| 2.4.4 <i>Valid Risk Type/Premium Class for Contract, T4688</i> | 14 |
| 2.5 <i>Product Structure Enquiry</i> | 14 |
| 3. ACCOUNT MAINTENANCE | 17 |
| 3.1 <i>Creation of Account.....</i> | 18 |
| 3.2 <i>Modify and Enquire on Account.....</i> | 20 |
| 3.3 <i>Enquire on Higher Level Reporting</i> | 21 |
| 3.4 <i>Enquire on Lower Level Reporting</i> | 22 |
| 3.5 <i>Agent Discount Maintenance.....</i> | 23 |
| 3.6 <i>Agent Portfolio Enquiry</i> | 25 |
| 3.6.1 <i>Contract Enquiries</i> | 25 |
| 3.6.2 <i>Agent Experience.....</i> | 26 |
| 4. TREATY REINSURANCE | 27 |
| 4.1 <i>Treaty Detail.....</i> | 27 |
| 4.1.1 <i>Create New Treaty Details</i> | 28 |
| 4.1.1.1 <i>Treaty Details Screen</i> | 29 |
| 4.1.2 <i>Modify, Inquire, Copy Treaty Details</i> | 33 |
| 4.2 <i>Treaty Arrangement.....</i> | 33 |
| 4.2.1 <i>Create Treaty Arrangement.....</i> | 34 |
| 4.2.1 <i>Modify, Inquire Treaty Arrangement.....</i> | 36 |
| 4.3 <i>Setup Table T4699.....</i> | 36 |
| 4.3.1 <i>Reinsurance Method.....</i> | 38 |
| 5. NEW BUSINESS | 40 |
| 5.1 <i>Quotation.....</i> | 40 |
| 5.1.1 <i>Create Quotation</i> | 40 |
| 5.1.2 <i>Modify, Decline, Inquire Quotation.....</i> | 55 |
| 5.2 <i>Convert Quotation</i> | 55 |
| 5.3 <i>Create New Policy.....</i> | 61 |
| 5.4 <i>Work With Unissued Policy.....</i> | 68 |
| 5.5 <i>Delete Unissued Policy.....</i> | 85 |
| 5.6 <i>Clone Policy</i> | 87 |
| 6. POLICY ADMINISTRATION TRANSACTIONS..... | 90 |
| 6.1 <i>Endorsement.....</i> | 90 |
| 6.1.1 <i>Financial Endorsement – Increase Sum Insured.....</i> | 91 |
| 6.1.2 <i>Non-Financial Endorsement – Add Clauses.....</i> | 102 |

| | | |
|------------|---|------------|
| 6.2 | <i>Cancellation and Reinstatement</i> | 113 |
| 6.2.1 | <i>Cancellation</i> | 113 |
| 6.2.2 | <i>Reinstatement</i> | 125 |
| 6.3 | <i>Renewal</i> | 138 |
| 6.3.1 | <i>Renewal Controls</i> | 138 |
| 6.3.2 | <i>Renewal Cycle</i> | 141 |
| 6.3.2.1 | Basic Automatic Renewal Cycle..... | 142 |
| 6.3.2.2 | Manual Renewal Cycle | 143 |
| 6.3.2.3 | Renewal Cycle with No Response | 143 |
| 6.3.2.4 | Pre-Debit Cycle..... | 144 |
| 6.3.2.5 | Full Cycle..... | 145 |
| 6.3.3 | <i>Online Renewal</i> | 145 |
| 6.3.4 | <i>Renewal Batch Jobs</i> | 160 |
| 6.3.4.1 | P1RENEWALS Batch Functions..... | 160 |
| 6.3.4.2 | P1AUTORENW Auto Renewal..... | 163 |
| 6.4 | <i>Lapse</i> | 164 |
| 6.5 | <i>Accumulation</i> | 165 |
| 6.5.1 | <i>Fire Accumulation</i> | 165 |
| 6.5.1.1 | Create Accumulation Register | 168 |
| 6.5.1.2 | Work with Accumulation Register..... | 171 |
| 6.5.2 | <i>Marine Cargo Accumulation</i> | 178 |
| 6.5.2.1 | Create Vessel | 180 |
| 6.5.2.1 | Modify/Inquire on Vessel Details | 181 |
| 6.5.2.2 | Create Voyage Number..... | 181 |
| 6.5.2.1 | Modify/Inquire on Voyage Details | 183 |
| 6.5.2.2 | Inquire on Risks and Exposure on a Voyage | 183 |
| 6.6 | <i>Marine Open Cover (MOC)</i> | 186 |
| 6.6.1 | <i>Create Open Cover</i> | 187 |
| 6.6.2 | <i>Modify/Inquire Open Cover</i> | 195 |
| 6.6.3 | <i>Clone Open Cover</i> | 196 |
| 6.7 | <i>Agent Portfolio Transfer</i> | 196 |
| 6.7.1 | <i>Scroll & Select Policies and Cover Notes</i> | 198 |
| 6.7.2 | <i>Bulk Transfer of Policies and Cover Notes</i> | 200 |
| 6.8 | <i>Client Portfolio Transfer</i> | 202 |
| 6.8.1 | <i>Scroll & Select Policies and Cover Notes</i> | 203 |
| 6.8.2 | <i>Bulk Transfer of Policies and Cover Notes</i> | 205 |
| 6.9 | <i>Enquiry</i> | 206 |
| 6.9.1 | <i>Policy</i> | 207 |
| 6.9.2 | <i>Policy Experience</i> | 209 |
| 6.9.3 | <i>Premium Posted</i> | 217 |
| 6.9.4 | <i>Premium Posted with Reinsurance</i> | 219 |
| 6.9.5 | <i>Endorsement Note</i> | 221 |
| 7. | RECEIPTS | 224 |
| 7.1 | <i>Premium Collection</i> | 225 |
| 7.2 | <i>Other Receipt Collection</i> | 230 |
| 7.2.1 | <i>Claims Cash Recoveries</i> | 230 |
| 8. | CLAIMS | 236 |
| 8.1 | <i>Claim Notification</i> | 236 |
| 8.1.1 | <i>Create Notification</i> | 237 |
| 8.2 | <i>Claim Registration</i> | 239 |
| 8.3 | <i>Claim Modification</i> | 244 |
| 8.4 | <i>Enquiry</i> | 249 |
| 8.4.1 | <i>Claim Enquiries</i> | 250 |
| 8.4.2 | <i>Claim Transaction Enquiry</i> | 251 |
| 8.4.3 | <i>Claim RI Transaction Enquiry</i> | 253 |
| 8.4.4 | <i>Claims on Policy Enquiry</i> | 255 |
| 8.5 | <i>Claims on Registers</i> | 257 |
| 8.5.1 | <i>Claims on Accumulation Register</i> | 258 |
| 8.5.2 | <i>Claims on Marine Register</i> | 259 |
| 9. | PAYMENTS | 261 |

| | | |
|-----|--|-----|
| 9.1 | <i>Claim Payment</i> | 261 |
| 9.2 | <i>Other Payment – Premium Refund.....</i> | 265 |

1. Introduction and Overview

Integral Property and Casualty (P&C) Admin is a fully integrated general insurance administration system developed in Java. It enables the company to exercise full control over its day-to-day business activities from underwriting to claims, receipts and payments to debtor control as well as the financial postings into the general ledger.

It allows for the most efficient use of staff resources by eliminating multi-handling of data input due to integration of the various business functions within one system. Security and data integrity are maintained with ability to create individual user authority profile for authorized activities.

System has been designed so that it is client-based, table-/menu driven and caters for both batch and online data updates.

Integral P&C supports multi-company, multi-Branch, multi-currency and multiple languages. These features helps insurance companies to go global without boundaries since these easily address the needs of multi-national companies to use/have the same system.

Security of the corporate data is a prime consideration particularly, with real time systems. Integral P&C has a comprehensive sanction and password system which restricts access to the various functions to those users having the appropriate level of authorisation or job responsibilities. Additional security is involved for access to bank codes, claim approval limits, underwriting limits for control purpose.

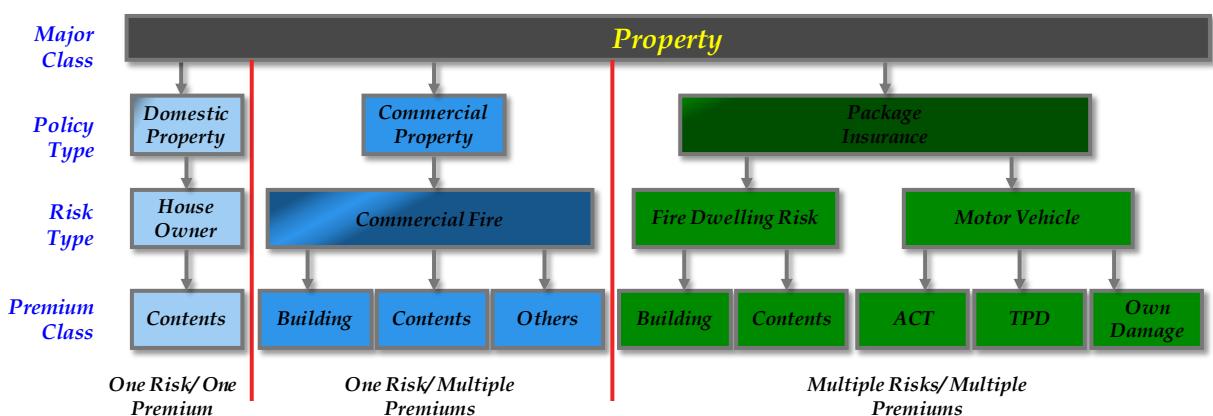
2. Product Configuration

In Integral P&C, an insurance product is structured into three 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.

2.1 Product Structure

Policy structure of P&C comprises of Policy Type, Risk Type and Premium Class. This structure allows for a wide range of policy types or “product packaging” to be supported in Integral P&C. They can range from a policy type with simple single-risk/single-premium class, to multi-risks/multi-premium classes.

Note that Integral policies are structured in a similar way.



2.1.1 Policy Type

At the top of the product structure or policy structure is the policy type. The Policy Type Table (T3681) lists the valid policy types supported by the system. The table is also where a policy type is associated with a Company Major Class, Head Office Major Class and Government Major Class. This allows the system to make appropriate grouping in various reports so that financial information can be provided in convenient forms to the various external parties.

2.1.2 Risk Type

The next level down the product structure is the risk type. There may be one or many separate risk types forming the product/policy type. Similarly, there can be one or many risks forming a policy. In a policy, these can be of the same risk type or different types. There is no limit to the number of risk types that can be associated with a policy type.

The Risk Types Table (T4677) contains the list of valid risk types. The association of risk types to policy types is controlled by the Valid Rsk/Prm Cls for Contract Table (T4688). During policy creation, the system will use this table to verify that correct risk types are attached only to the permissible policy types.

2.1.3 Premium Class

The lowest level is the tracking of premiums in the system. It is usually associated with perils or breakdown of risk premium for risk analysis or statutory reporting purposes. The Premium Classes Table (T3640) controls the valid premium class codes and the Valid Rsk.Prm Cls for Contract Table (T4688) controls how risk types are broken down into premium classes.

2.2 Policy Construction

Within the three level product structure, there are a number of elementary policy constructions possible. These are:

- One Risk - One Premium
- One Risk - Multiple Premium
- Multiple Risks - One Premium

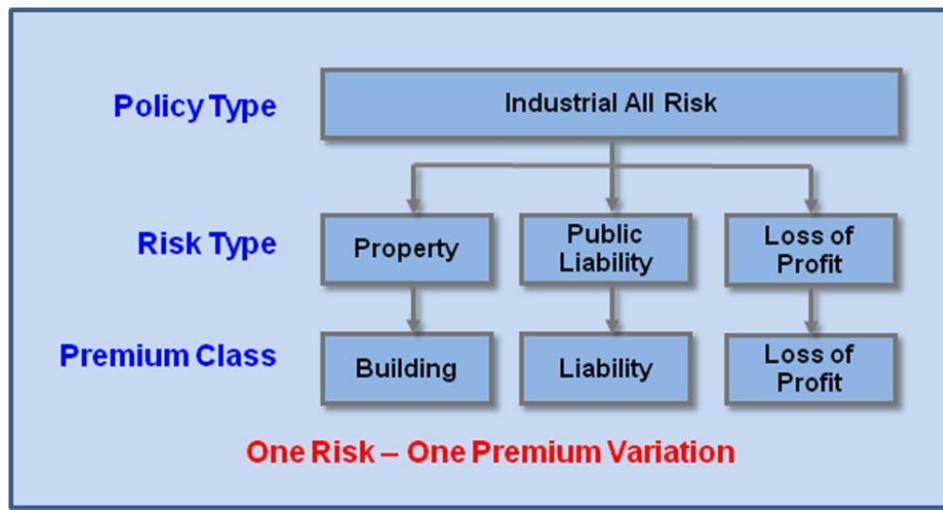
Policies may be assembled using any number and or combination of these constructions. Here are some examples each with a diagram reflecting the structure of Policy, Risk and Premium Class.

2.2.1 One Risk - One Premium

This is the simplest structure and would be applicable to the majority of policies. An example would be a simple fire policy, with one risk and one premium class.

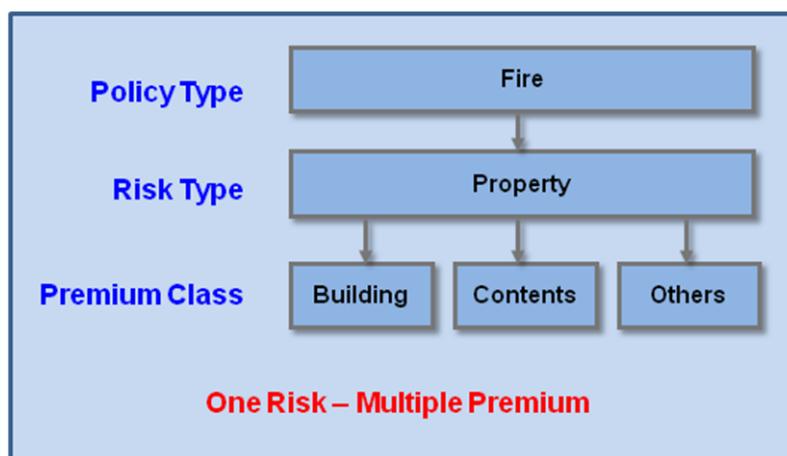


An important policy construction using multiples of this simple elementary building-block is a package policy where each risk is different and each risk has a separate premium class associated with it. An example would be an Industrial All Risk policy which is made up of different risk types such as fire, public liability and loss of profit. Each risk type will have a separate premium class associated with it.



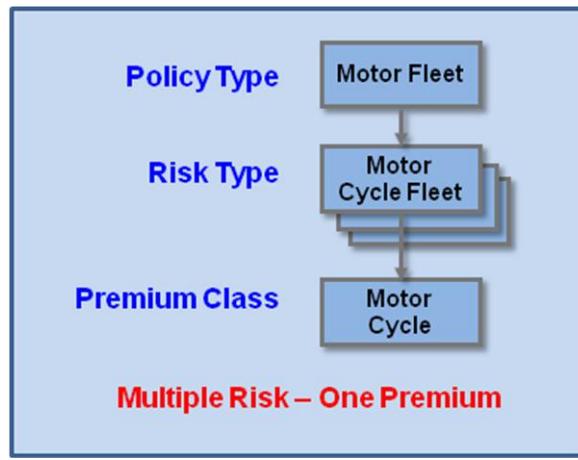
2.2.2 One Risk - Multiple Premium

This structure is for those risk types which require premium and commission and so on to be separated for each risk. An example may be a Fire Policy which covers the Building, Contents and Rental Compensation. Here the Premium Class indicates these covers.



2.2.3 Multiple Risks - One Premium

This construction is for multiple risk policies of the same class that do not require separate premium particulars for each risk, that is, only one premium is required. An example is Motor Vehicle Fleet, where the details of individual motor vehicles are required but only a single premium needs to be calculated and posted.



2.3 Table Parameterisation

Integral P&C 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, 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 products in Integral P&C like

- Set-up and link Policy Types, Risk Types and Premium Classes 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

2.4 Product Set-up

This section discusses the 4 product structure-related tables mentioned earlier. Included is a sample of the table’s detail screen to show what information is being captured/used by the system.

It is important to note that not all the information captured in a table’s detail screen is mandatory or used by the system. Some information are captured in anticipation of future features that can be supported.

2.4.1 Policy Type, T3681

| Field | Description |
|--------------------------|---|
| Service Unit | The service unit is used to group contract types together. The value entered must be a valid item in the Service Units Table, T3619. |
| Max # of risks in policy | Total number of risk that can be attached to a policy |
| Cover Note Applicable | Specifies whether cover note is applicable and is it at policy level or risk level. |
| Quotation Applicable | Specifies whether quotation is applicable for the policy type. |
| No of Schedule Copies | Default number of schedules to be printed for the policy type. Default can be changed prior to issuance of the underwriting transaction. |
| Schedule Print Format | Specifies the template to be used for the policy type's schedules. |
| No. of Cover Note Copies | Default number of cover note to be printed for the policy type. Default can be changed prior to issuance of the cover note transaction transaction. |
| Cover Note Print Format | Specifies the template to be used for the policy type's cover notes. |

| Field | Description |
|---|--|
| Days before Reminder Notice | This is for overdue processing, that is, the number of days of grace before an overdue notice letter is produced. |
| Grace Period before Lapse | This is the number of days of grace before a certain course of action is taken. |
| Open Ended | Indicates that the policy type is an open-ended policy. This is used for printing purposes only. Currently, this field is only used during printing of VAT documents. |
| Language | Language Override Indicator |
| Contract Number Group/Prefix | Prefix to use when contract/policy numbers are automatically generated. |
| Claim Number Group/Prefix | Prefix to use when claim numbers are automatically generated. |
| Cover Note Number Group/Prefix | Prefix to use when cover note numbers are automatically generated. |
| Company Major Class | This is the Major Class by which statistics are grouped for the Company. The entry of this field is mandatory, and the entry is verified against the Contract Statistical Codes Table, T3597. |
| Government Major Class | This is the Major Class by which statistics are grouped for the Government. The entry of this field is optional. If an entry is made, it is verified against the Contract Statistical Codes Table, T3597. |
| Head Office Major Class | This is the Major Class by which statistics are grouped for Head Office reporting. The entry of this field is optional. If an entry is made, it is verified against the Contract Statistical Codes Table, T3597. |
| Text Template | This sets the Scheduled Text in the Policy Header screen to be a mandatory entry. Text Template = Y means Scheduled Text must be entered for the policy. |
| O/S Inst. allow before Renew | It is the number of outstanding instalments allowed on the policies under this policy type during Renewals. |
| Premium Details | |
| Minimum Premium | New Business policy premium should be greater than or equal to the minimum premium prior to issuance. |
| Free Cover Instalment - No. of Free Instalment - No. of Free Instalment | Indicates if Free Cover instalment is to be applied to the contract type and indicates the entitled number of free cover instalments. Specifically used for monthly renewable policies and should not be used for annualised policies. |
| Pay Plan | Determines the accounting method, billing frequency, billing channel and collection channel of the policy. Payment plan codes are held in the Payment Plans Table, T3625. |

| Field | Description |
|-----------------------------|---|
| Statistical Details | |
| Jacket | Valid default jacket for the policy type. Synonymous to a physical cover used to hold policy/policies pertaining to an agent, a broker or a client. |
| Statistical Codes | <p>Used for various grouping purposes</p> <ul style="list-style-type: none"> • First field determines the region of the risk. Valid values are stored in the Fund Code Table T3595 • Second field determines the Account Class • Third is the Major Class. Use for grouping financials when posting to the General Ledger. • Fourth and Fifth are not in use. |
| Discounts | Valid underwriting discounts for the policy type. |
| Front-End Indicators | |
| U/W Limit | Indicator for Front End Underwriting Limit checking. Value 'Y' allows the front end to issue a contract/policy even if the U/W limit is exceeded. |
| Stamp Duty | Thailand Statutory. Indicates if stamp duty is applicable. |
| Premium Warranty | Indicates whether the Premium Warranty text is to be printed on the Debit/Credit Note and if the policy transaction is to be included in the Premium Warranty Report for the specified Contract Type. |
| Client Mismatch | Not in use. |
| Cash Before Cover | Indicates whether the policy type requires cash before cover. |
| U/W Rules Routine | Defines the corresponding Underwriting Rules check routine id. |
| Insured Declaration | Insured Declaration Screen ID. The screen would be attached to the Contract Header screen as a check box. When this field is blank, System would interpret that Underwriting Rules check is not applicable. |
| VAT Method | Thailand Statutory. Specifies the VAT Type and VAT Document Type for the policy type. |

2.4.2 Risk Type, T4677

The top screenshot displays a 'Table Item Scroll Inquiry' window for 'Risk Types'. It shows a list of risk types with their descriptions and valid flags. The bottom screenshot shows a 'Risk Types' configuration window with various settings and parameters.

| Field | Description |
|-------------------------------|---|
| Re-Rate Method | This is the rerate method to be used during the renewal of a risk. Different processes/routines can be executed depending on the specified rerate method. |
| Defaulted Classes | Additional clauses automatically attached to a risk. |
| Divisor | Not in use. |
| User Tariff Rating | Not in use. |
| Accumulate | Not in use. |
| User Categories for R/I | Not in use. |
| Default Peril | Peril that can be automatically added to risk. |
| Premium Class | Premium class assigned to the risk. |
| Cede to Government | Not in use. |
| Hide Premium Posting Screen | Not in use. |
| Risk Details Retrieve Routine | Not in use. |
| GIA Line of Business | Captures the GIA Line of Business for reporting to the General Insurance Association of Singapore. |

2.4.3 Premium Class, T3640

Table Item Scroll Inquiry

Table: T3640 Premium Classes

Company: ABC Insurance Company
Scan: Scan

Extra Data Screen: P3640

Search

More...

| Item | Short Description | Valid Flag | Long description |
|------|-------------------|-------------------------------------|------------------|
| FAC | Aircraft | <input checked="" type="checkbox"/> | Aircraft |
| FBD | BUILDINGS | <input checked="" type="checkbox"/> | Buildings FBD |
| FBK | BOOK DEBT | <input checked="" type="checkbox"/> | Book Debt |
| FBL | BushLalang | <input checked="" type="checkbox"/> | Bush / Lalang |
| FBO | BUILDINGS | <input checked="" type="checkbox"/> | Buildings |
| FCN | CONTENTS | <input checked="" type="checkbox"/> | Contents |

Premium class/Major class relationship

Table: T3640 FBD Buildings FBD

Company: 1

Company Major Class: Fire - Major Class

Government Major Class: Fire - Major Class

Head Office Major Class: Fire - Major Class

National Re Major Class: FIR

National Re Premium Class: GL Account Substitute

Auto Rerate Factor: % or Flat Rate

Exit | Previous | Refresh | Continue ➔

| Field | Description |
|---|---|
| Company Major Class | This is the Major Class by which statistics are grouped for the Company. The entry of this field is mandatory, and the entry is verified against the Contract Statistical Codes Table, T3597. |
| Government Major Class | This is the Major Class by which statistics are grouped for the Government. The entry of this field is optional. If an entry is made, it is verified against the Contract Statistical Codes Table, T3597. |
| Head Office Major Class | This is the Major Class by which statistics are grouped for Head Office reporting. The entry of this field is optional. If an entry is made, it is verified against the Contract Statistical Codes Table, T3597. |
| National Re Major Class and Premium Class | Set of class codes that can be used to group reinsurance financials into various categories for different levels of reporting. Currently used by Singapore, Malaysia and Thailand for reporting to national reinsurance boards. |
| GL Acct Substitute | Used by the General Ledger (GL) substitution routine. This code is used to group/post financials of various premium classes to a common GL account. |

| Field | Description |
|--------------------|--|
| Auto Rerate Factor | This field defines the rerate percentage when calculating the new sum insured during renewal. |
| Flat Rate | For some products, the change to the sum insured can be a fix amount regardless of the original sum insured. This amount is used when the rerate factor is not applicable. The amount is signed to allow for increments or reduction to the sum insured. |

2.4.4 Valid Risk Type/Premium Class for Contract, T4688

The screenshot shows two windows from the CSC Integral Admin system:

- Top Window:** Table Item Scroll Inquiry (T4688). It displays a list of valid risk types and their descriptions. The data is as follows:

| Item | Short Description | Valid Flag | Long description |
|------|-------------------|-------------------------------------|-------------------------------|
| FBK | BOOK DEBT | <input checked="" type="checkbox"/> | Book Debt |
| FID | FIRE(DUMMY) | <input checked="" type="checkbox"/> | Fire(Dummy) |
| FIR | FIRE | <input checked="" type="checkbox"/> | Fire |
| GAP | ADV PAYBOND | <input checked="" type="checkbox"/> | Advance Payment Bond |
| GBB | BID/TENDER | <input checked="" type="checkbox"/> | Bid/Tender Bond |
| GFG | CREDIT/FIN | <input checked="" type="checkbox"/> | Credit & Financial Guarantees |

- Bottom Window:** PREMIUM CLASS FOR VALID CONTRACT/RISK TYPE (T4688). It displays a grid mapping risk types to premium classes. The columns represent risk types (FR, FO, LPP, etc.) and the rows represent premium calculation methods (FBD, FBO, etc.). The grid contains numerous checkboxes, indicating which combinations are valid.

| Field | Description |
|----------------------------|---|
| Risk Type | Valid Risk Type/Types, from table T4677, for the policy type. |
| Premium Calculation Method | Not in use. |
| Premium Classes | The Premium Class/Classes, from T3640, which applies to the adjacent Risk Type. |

2.5 Product Structure Enquiry

This screen is a submenu for Product Structure Inquiry.

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Product Structure Submenu

Input

Policy Type
Fire

Actions

Product Structure Inquiry

Session Info | Help | Home | Logout

Continue ➔

Upon selecting a policy type and action, the system allows navigation to risk types, premium class and other product related tables.

| Type | Description |
|------|---------------------------|
| FIR | Fire |
| FIO | Fire(Overseas) |
| LPP | Personal Public Liability |

Risk Type Selection

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

The next screen, Risk Selection Screen, displays the valid risks for the selected policy type. This screen also validates the synchronization of information between the Valid Rsk/Prm Cls for Contract Table (T4688) and Switching – KSS Table (T4697) tables.

The Switching – KSS Table (T4697) defines the programs which will be executed for a particular Policy/Risk combination if Risk, Reinsurance, Premium Posting or Claims is invoked for that combination. Various routines are also held in this table for renewals processing, printing documentation, etc.

Upon selecting a risk type, the system displays the Product Structure Inquiry screen.

CSC INTEGRAL Admin

Product Structure Inquiry

Session Info | Help | Home | Logout

| | |
|---|--|
| Policy Type FIR - Fire | Risk Type FR - Fire |
| Premium Class FBD FCL FIR FBL FEQ FEI FEX FSM FAC FFL | Claim Programs P4233 P4133 P4144 |
| Risk Programs P4800 | Cover Note Routine P4800ED01 |
| Risk Edit Routine P4800ED01 | Renewal Review P4800ED02 |
| Risk Update Routine P4800UP | Claim Statistics Approval RVW4800 |
| Claim Statistics Required <input type="text"/> | Company Major Class Fire - Major Class |
| Default Values | Policy Experience Y |
| Pay Plan Direct Bill - No Instalment | Renewal Type Midnight Renewals |
| Special Attention No special attention required | Minimum Premium <input type="text"/> |
| Cash Before Cover N | Treaty Arrangement FIRX |
| --Reinsurance-- | Valid 01/01/2013 to 31/12/2013 |
| Fund Code FIR | |

Exit | Previous | Refresh | Continue ➔

This screen provides an overview of the product for the selected policy type and risk type. Pertinent information from several tables is gathered and displayed on this screen.

The icon allows the user to drill-down and view details, e.g., for policy type, it would be the details in the Policy Type Table (T3681), for risk type, it would be information in the Risk Type Table (T4677), etc.

3. Account Maintenance

Insurance companies usually write their business through a network of agents. Before agents are permitted to write business on behalf of an Insurer, it is necessary to effect an agreement between the Insurer and the agent. Typically the agreement will specify the classes of business the agent is permitted to write, the commission payable, reconciliation terms plus general administrative details.

An agent may be independent or work for a master agency, in which case it is likely that at least part of the commission earned will be paid to the master agency - the commission paid to the master agency is known as overriding commission.

The Account Maintenance subsystem provides the facility for the Insurer to capture and maintain the administrative agreement details of the agents who sell insurance on their behalf. In addition, the subsystem is used to maintain inward and outward reinsurance and coinsurance accounts.

Each agent, reinsurer or coinsurer is uniquely identified by an agent number and, as throughout the FSU system, the "client umbrella" concept requires that the account must first be created as a client on the system. When creating an account, a client must be nominated; that client is then given the role of agent.

Below is the Account Maintenance/Enquiry Submenu screen. This may be accessed by selecting "Agents" in the Main Menu and "Agent Account Maint" option.

The screenshot displays the 'Account Maintenance/Enquiry Submenu' interface. On the left, a vertical 'Main Menu' is visible with the following items:

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

The central area is titled 'Account Maintenance/Enquiry Submenu'. It features an 'Input' section with a search bar labeled 'Account' and a magnifying glass icon. Below this is an 'Actions' section containing the following radio button options:

- Create Account
- Modify Account
- Enquire on Account
- Enquire on Higher Level Reporting
- Enquire on Lower Level Reporting

A 'Continue' button is located at the bottom right of the main content area.

Actions:

- Create Account – used for creating new account
- Modify Account – used for modifying details of an existing account
- Enquire on Account – used for inquiring details of an existing account
- Enquire on Higher Level Reporting – used for inquiring agent reporting level for overriding commission above current agent
- Enquire on Lower Level Reporting – used for inquiring agent reporting level for overriding commission below current agent

3.1 Creation of Account

To create new account, click on “Create Account” action in the Account Maintenance Submenu and click on Continue. System will auto-generate new Account Number.

The screenshot shows the 'Account Maintenance' screen in the INTEGRAL Admin application. The 'Client' field contains '50000454' and 'Hongstar Incorporated'. The 'Account' field contains '10000099' and 'Hongstar Brokers'. The 'Servicing Branch' dropdown is set to 'Head Office'. The 'Account Type' dropdown is set to 'Broker'. The 'Reconciliation' dropdown is set to 'Open Items'. The 'Days Credit' field is empty. The 'Source' dropdown is set to 'Brokers'. The 'Country' dropdown is set to 'Select'. The 'Bank Account' section has four dropdowns, all set to 'Select'. The 'Credit Limit' field is empty. The 'Major Class' dropdown is set to 'Select'. On the right side, there are several optional fields: 'Date Appointed' (01/01/2013), 'Termination Date' (empty), 'Language' (English), 'Settlement Basis' (unchecked), 'Renewal List' (unchecked), 'Territory' (LOCAL INSURANCE FUND), and 'Distribution Channel' (empty). A dropdown menu for 'All Types (For Debtors Stmt)' lists various insurance types. At the bottom, there are 'Exit', 'Refresh', and 'Continue' buttons.

To know the mandatory fields, click on “Refresh” button located at the bottom of the screen. These fields will be highlighted in red colour and must be entered in order to proceed with the creation.

Below are the descriptions of the mandatory fields.

Mandatory Fields:

| Field | Description |
|----------------|---|
| Client | As mentioned above, a client must be created first to associate with agent afterwards. Client may be entered by either typing the client number manually or by using the Client search icon. |
| Account | This is the Account Name. The number is auto-generated by the system. Account Name is to be entered manually and may differ from the Client Name. |
| Account Type | This is used to determine what type of account is being created. This is where the user identifies if the account is an agent, broker, reinsurer or coinsurer. Details will be discussed in Account Types table below. |
| Reconciliation | This is the debtors reconciliation method. Use dropdown list to select value. Values are being maintained in Table T3694. |
| Statement Type | This is the type of month end statement to be produced for the agent. Use dropdown list to select value. Values are being maintained in Table T3693. |

| Field | Description |
|------------|--|
| Territory | This is the region of the account. |
| Reports To | This is the account to whom the account being created/modified/inquired is reporting to. Inquiries of the hierarchy are available using the Enquiry on Higher/Lower level reporting. |

Account Types Table:

| Common Account Types | Description |
|----------------------|--|
| Broker | This type is selected when the account being created is an insurance intermediary who represents the insured rather than the insurer. |
| Coinurance Inward | This type is selected when the account being created is when the insurance company is the Coinurance Follower. Other insurance company which is the main insurer account shares the loss sustained to the insurance company. |
| Coinurance Outward | This is the account which shares the loss sustained by the insurance company. This is when the insurance company is the Coinurance Leader. |
| Direct | This account type is used when a direct personnel of the insurance company directly solicits and negotiates insurance contracts with the clients. |
| Facultative Inward | This is a facultative reinsurer account who is the ceding company and the insurance company acts as the reinsurer. |
| Facultative Outward | This is a facultative proportional reinsurer account to which the ceding company cedes out part or all of the liability assumed. |
| Facultative XOL | This is a reinsurer account where the ceding company shares a portion of a loss when it exceeds its own retention. |
| General Agent | This is the insurance agent who solicits, negotiates or instigates insurance contracts on behalf of the insurance company. |
| Treaty Outward | This is an account where the ceding company makes an agreement to cede businesses based on the treaty arrangement. |

Extra Info:

Extra Info Panel is used to capture other important details pertaining to the account. Hyperlinks are available to access each option. Click these options to launch individual extra info screen.

Overriding Agent

This will capture the agent who shall get Overriding Commission from the Prime Agent and the percentage of the total premium to be received per premium class.

Overriding commission is applied in a situation where commission is earned by an agent other than the agent who sold the contract. This may happen, for example, when an agent works for an agency. The agent is paid commission but the agency receives part of the commission.

Non-Std Commission

This will capture the non-standard commission details of an agent on a per Premium Class basis.

Non-standard commissions are applied to agents in situation where they are not covered by the standard tables. This may be because the agent is particularly productive and sells an above average number of contracts, thereby deserving a higher commission. These commission rates are entered as part of the agent's details when created in the system.

Policy Admin Fee

This will capture the policy admin fees details of an agent on a per Premium Class basis.

Management Expenses

This will capture all the management expenses of an agent on a per Premium Class basis.

Agent Detail

This will be used to set the Standard Commission of an account whether it is to be applied on the Gross Premium or Net Premium level.

Standard Commission rate is being maintained in Tables T3630 (for Gross Commission) and T3631 (for Net Commission) on a per Premium Class level.

Special Commission

This enables user to assign special commission percentage to be enjoyed by a certain agent on a per Risk basis.

3.2 Modify and Enquire on Account

Account details may be modified and inquired upon.

To modify or inquire an account, Account number must be entered in the Submenu. This may be typed in manually or by using the Account search icon.

“Modify Account” action must be selected to modify an existing account while “Enquire an Account” must be selected to inquire on an existing account. Click on Continue to launch the Account Maintenance header screen.

3.3 Enquire on Higher Level Reporting

Agents have different reporting levels for Overriding Commission. This screen shows agent reporting level above current agent.

Account number must be entered in the Submenu. This may be typed in manually or by using the Account search icon.

“Enquire on Higher Level Reporting” action must be selected and click on Continue to launch the Reporting Enquiry – Higher Levels screen.

In the Reporting Enquiry – Higher Levels screen, the different levels or hierarchy will be shown in the Level column.

In the given sample, the agent has another agent one level above him. Agent Number hyperlink may be selected to inquire on the Account Details.

| Agent Number | Level | Branch | BranchType | Branch Name |
|--------------|-------|--------|------------|------------------|
| 10000099 | 2 | 10 | 02 | Hongstar Brokers |
| 10000093 | 1 | 10 | 02 | Acorn Broker |

3.4 Enquire on Lower Level Reporting

This screen shows agent reporting level below current agent.

Account number must be entered in the Submenu. This may be typed in manually or by using the Account search icon.

“Enquire on Lower Level Reporting” action must be selected and click on Continue to launch the Reporting Enquiry – Lower Levels screen.

In the Reporting Enquiry – Lower Levels screen, the different levels or hierarchy will be shown in the Level column.

In the given sample, the agent has another agent one level below him. Agent Number hyperlink may be selected to inquire on the Account Details.

| Agent Number | Level | Branch | Branch Type | Branch Name |
|--------------|-------|--------|-------------|------------------|
| 10000093 | 1 | 10 | U2 | Acorn Broker |
| 10000099 | 2 | 10 | 02 | Hongstar Brokers |

3.5 Agent Discount Maintenance

A maintenance facility is available to enforce a maximum discount that an agent can give to the insured within a specific time frame. During policy issuance, the system will ensure that the discount given does not exceed the limit.

Discount Portfolio Inquiry function is also provided to allow inquiry on the agent's 'Discount To Date' per policy type. It will show a list of policies and the discount amounts for a particular agent for a given time frame.

Below is Agent Discount Maintenance Submenu screen. This may be accessed by selecting "Agents" in the Main Menu and "Agent Discount Maint" option.

Account number and Contract Type must be entered in the Submenu. Account number may be typed in manually or by using the Account search icon. Contract Type may be selected using the dropdown list.

Actions:

- Create – used for creating new agent discount setup for a particular agent on a per policy type basis.
- Modify – used for modifying existing agent discount setup of a particular agent.
- Enquire – used for inquiring existing agent discount setup of a particular agent.

Information to be set:

- Date From/Date To – Period where the discount for the policy type is effective.
- Max Discount Per Policy (%) – Maximum discount rate that an agent is allowed to give an insured within a particular period
- Total Discount Amount - Maximum discount amount that an agent is allowed to give an insured within a particular period.

Below is the Agent Discount screen that captures the information defined above.

| Date From | Date To | Max Discount Per Policy (%) | Total Discount Amount | Discount To-Date |
|------------|------------|-----------------------------|-----------------------|------------------|
| 01/01/2012 | 31/12/2014 | 20.00 | 5000.00 | |

3.6 Agent Portfolio Enquiry

The Agent Portfolio Enquiry submenu provides an on-line portfolio enquiry which provides a scroll of all policies associated with an agent. Once the agent has been nominated, all policies associated with that particular agent will be displayed and the individual policy details can be viewed via the normal policy enquiry screen.

It is important to note that this submenu provides enquiry facilities only. None of the details displayed on any of the screens may be changed. It allows the user to enquire upon the policies linked to a specified agent.

Below is the Agent Portfolio Submenu. This may be accessed by selecting “Agents” in the Main Menu and “Agent Portfolio Enquiry” option.

The agent may be selected by entering the agent's number if known or using the Agent Number search icon.

The screenshot shows the 'Agent Portfolio Submenu' window. On the left is a sidebar with the 'Main Menu' containing items such as System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The main panel has a title bar 'Agent Portfolio Submenu' and a 'Session Info | Help | Home | Logout' link. It contains two input fields: 'Agent Number' with the value '10000093' and a search icon, and 'Major Class' with a dropdown menu showing 'Select'. Below these are two action buttons: 'Contract Enquiries' (radio button selected) and 'Agent Experience'. At the bottom right is a 'Continue' button.

3.6.1 Contract Enquiries

This screen displays all the policies linked to the specified agent. Up to 12 lines of policies may be displayed. “More” button may be used if there are more than 12 policies linked to that agent.

Click on the Policy Number hyperlink to select a policy for further enquiry. The next screen displayed is the 'Work With Contract Enquiry' screen. From there, the Policy Header and risk details may be selected for detailed enquiry.

The screenshot shows the 'Agent Portfolio Enquiry' screen. At the top, there are fields for 'Agent Number' (10000093) and 'Client' (50000434, Acorn Pte. Ltd.). A 'More...' button is located in the top right corner. Below these, a table displays 11 policy records:

| Policy Number | Policy Type | Status | Policyowner | Inception Date | Expiry Date |
|---------------|--------------------------------|------------|-----------------|----------------|-------------|
| 00000063 | Industrial All Risks | Quote Conv | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| 00000064 | Industrial All Risks | Quotation | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| 00000065 | Fire | Quote Conv | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| A.0000036 | Professional Indemnity | Pdg CNote | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| A.0000037 | Hospital & Surgical | In Force | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| A.0000038 | Personal Liability | In Force | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| A.0000039 | | Pdg New | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| A.0000040 | PA - Travel Individual | Pdg New | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| A.0000041 | All Risks | Pdg New | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| A.0000042 | Professional Indemnity | Pdg New | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |
| A.0000043 | Electronic Equip/Computer Damg | In Force | Acorn Pte. Ltd. | 01/01/2013 | 31/12/2013 |

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

3.6.2 Agent Experience

This screen displays all the policies linked to the specified agent.

Click the Policy Number hyperlink to select a policy for further enquiry. The next screen to be displayed is the Policy Experience Inquiry screen.

'Current' is defaulted at 'Policy State' field upon screen launch. This may be changed by selecting 'Total' and by clicking on Search to refresh the totals shown. However, selection for further enquiry is not allowed when 'Total' is used.

The screenshot shows the 'Agent Experience Inquiry' screen. At the top, there are fields for 'Agent' (10000093, Acorn Pte. Ltd.) and 'Policy State' (radio buttons for 'Current' and 'Total'). A 'Search' button is located to the right of the policy state buttons. Below these, a table displays 6 policy records:

| Policy Number | Description | Status | Basic Premium | Premium Net Of Commission | Number Of Claims | Gross Loss Inc |
|---------------|-----------------------|----------|---------------|---------------------------|------------------|----------------|
| V0000102 | VPM Private Vehicle M | In Force | 1634 | 1634 | | |
| V0000103 | VPM Private Vehicle M | In Force | 1702 | 1702 | | |
| V0000106 | VPM Private Vehicle M | In Force | 3405 | 2894 | | |
| V0000107 | VPM Private Vehicle M | Rvw Reqd | 1907 | 1621 | | |
| W0000030 | WWC Workmen's Comp | In Force | 600 | 600 | | |
| W0000031 | WWC Workmen's Comp | Rvw Reqd | 6000 | 5400 | | |
| TOTAL | | | 626789 | 587460 | | |

At the bottom, there are buttons for 'Exit', 'Refresh', and 'Continue'.

4. Treaty Reinsurance

Treaty reinsurance requires the set up of treaties and accompanying details for processing. This facility is provided by the Reinsurance subsystem.

The Reinsurance subsystem has an option to enable processing of treaty transactions at 100% treaty level or provide treaty accounting processing at reinsurer level for outward treaties. The latter is known as Treaty Participant Accounting or TPA, in short. The TPA facility enables the financial administration of treaty related transactions, rendering of statements of account and account settlements for each participant. The TPA facility or processing is an option that has to be set up in table T3711.

The Reinsurance information set up is then accessed during the underwriting transaction processing. During claim registration, the RI Method and the reinsurers will be defaulted by the system. Loss recoveries are calculated automatically.

4.1 Treaty Detail

The Reinsurance Treaty Details submenu provides the facility to create, modify and enquire into information relating to a reinsurance treaty. Treaty number is manually allocated so to maintain a meaningful code for each treaty for easy identification.

Both proportional treaties like the surplus, quota share and the non-proportional such as excess of loss (XOL) treaties are catered for. Depending on the types of treaty to be set up, the system will automatically require certain mandatory information to be entered on the details screen. Examples:- treaty calculation basis for proportional treaties can only have “PA” to denote Policies Attached. For excess of loss treaty, it is mandatory to enter “Deductible” and “Up To” limits and treaty calculation basis can only have “LO (Losses Occurring)” or “LR (Losses Reported)”. Treaty participant / broker share information and treaty provision for accounting and underwriting terms are entered for company required TPA processing.

Treaty details are held on the Treaty Details (TRTY) file.

Below is Reinsurance Treaty Details Submenu. This may be accessed by selecting “Reinsurance” in the Main Menu and “Treaty Detail” option.

Actions:

- Create New Treaty Details – used for creating treaty detail
- Modify Treaty Details – used for modifying existing treaty details
- Inquire on Treaty Details – used for inquiring existing treaty details
- Copy Treaty Details – used for cloning an existing treaty detail to create a new one

4.1.1 Create New Treaty Details

To create a new Treaty Detail, the “Account” field must be entered manually. Select “Create New Treaty Details” action and click on Continue button. The maximum allowable length for Account field is 10.

4.1.1.1 Treaty Details Screen

Treaty Details Screen consists of a main screen and three tabs (Portfolio Transfer Details, Details, Details Based on Type).

To know the mandatory fields, click on “Refresh” button located at the bottom of the screen. These fields will be highlighted in red colour and must be entered in order to proceed with the creation.

Mandatory Fields:

Below are the descriptions of the mandatory fields.

Main Screen:

| Field | Description |
|--------------|---|
| Account | Reinsurance Treaty Account to be used for premium ceding. |
| Client | The client associated with the Reinsurance Treaty Account. Client may be selected by typing the Client Number manually or by using the Client search icon. |
| Loss Account | Reinsurance Treaty Account to be used for Loss Recovery Account. |
| Start Date | Treaty starting date. |
| End Date | Treaty ending date. |
| Class | Treaty class which refers to the grouping of the classes of the insurance business. Use dropdown list to select values. Values are being maintained in Table TN897. |
| Year | Twelve month period covering all the policies issued by the ceding company and losses incurred during the said twelve month until the natural expiry date. |
| Category | Treaty category. Use dropdown list to select values. Values are being maintained in Table TN895. |

| Field | Description |
|-------------|--|
| Treaty Type | Determines which fields are mandatory for completion of the Treaty Details. Use dropdown list to select values. |
| Basis | Basis on which liability attaches to the Treaty. Use dropdown list to select values. Values are being maintained in Table T4650. |
| Debtor Type | Debtor's account type associated with the account. Use dropdown list to select values. Values are being maintained in Table T3692. |

Portfolio Transfer Details Tab:

| Field | Description |
|------------------------------------|--|
| Premium Release Ind | Indicates the method of Premium Reserve at Participant level is released: Clean Cut – To be released exactly one year after the premium reserve is withheld and the interest earned is a full year. Run off – To be released at the end of the calendar year. The interest earned is in quarter of a year. |
| Premium/Losses Transfer Percentage | To be entered when Premium Release Ind selected is Clean Cut. |

Details Tab:

| Field | Description |
|-----------------------|--|
| R/I Premium Ceded Ind | Indicates whether the RI premium ceded to the proportional treaty is to be calculated based on gross or net rate. |
| Currency | Currency in which RI Treaty is used. Use dropdown list to select values. |
| Territory | Statistical code used for fund. Use dropdown list to select values. Setup of this field to make it mandatory/non-mandatory is being controlled in Table T3595. |
| Source | Statistical code used for account class. Use dropdown list to select values. Values are being maintained in Table T3596. |
| Risk Bordereau Report | Checkbox which indicates if the treaty detail is to be included in the printing of Risk Bordereau Report. |

Details Based on Type Tab:

| Field | Description |
|--------------|---|
| Basis | Indicates if Treaty is a Quota Share treaty. |
| Q/S Capacity | Maximum limit that the Quota Share treaty will cover on a per risk basis. |
| Lines | This is the treaty capacity number of lines for Surplus. |
| Capacity | Similar to Q/S Capacity but this is for Surplus treaty. |

| Field | Description |
|------------|--|
| Rate | This is the rate to be applied to either the gross retained premium or the gross new written premium pool to be used for premium calculation ceded out to the treaty. This is applicable for Excess of Loss. |
| Deductible | This is the Treaty Excess of Loss lower limit. |
| Up to | This is the Treaty Excess of Loss upper limit. |

Extra Info:

Other information are being captured using the Extra Info Panel and hyperlinks are available to access each option. Click these options to launch individual extra info screen.

Participants

This captures the list of brokers and direct reinsurers participating in the treaty. Only treaty outward accounts are allowed and this should be created first using the Account Maintenance with Account Type ‘Treaty Outward’. Each broker or direct reinsurer is accorded a share and the total across all parties must add up to 100%.

Account may be entered by typing the Account Number manually or by using the Account search icon.

| Select | Percentage | Account | Broker Type | Description |
|--------------------------|------------|----------|--|-------------|
| <input type="checkbox"/> | 100 | 10000100 | <input checked="" type="radio"/> Broker <input type="radio"/> Direct | |
| <input type="checkbox"/> | 0 | | <input type="radio"/> Broker <input checked="" type="radio"/> Direct | |
| <input type="checkbox"/> | 0 | | <input type="radio"/> Broker <input checked="" type="radio"/> Direct | |
| <input type="checkbox"/> | 0 | | <input type="radio"/> Broker <input checked="" type="radio"/> Direct | |
| <input type="checkbox"/> | 0 | | <input type="radio"/> Broker <input checked="" type="radio"/> Direct | |

Total: _____

Select

When Broker Type selected is ‘Broker,’ Participant Share screen will be launched upon click on Continue. This captures the panel of participants represented by the broker.

The screenshot shows the 'Participant Share' screen in the CSC INTEGRAL Admin system. At the top, there are fields for 'Treaty' (FRTTY13 Fire Treaty Q5 2013), 'Broker' (10000100 Acorn Treaty Outward), 'Share (%)' (100.000000), and 'Territory' (LOCAL INSURANCE FUND). A 'More...' button is available. Below these are two tables: one for 'Sel' (Selection) and one for 'Participant' (Acorn FAC RI, Acorn Fac XOL). A 'Total' share of 100.000000 is indicated. Buttons for 'Select' and 'Exit' are at the bottom.

When Broker Type selected is ‘Direct,’ Participant Detail screen will be launched upon click on Continue. This captures the participant detail. OGR/ONR and OCP indicators are mandatory.

OGR/ONR – This is an indicator whether RI commission is to be calculated i.e. OGR for Gross and ONR for Net. If ONR is selected, RI commission will be calculated as a percentage of net ceded premiums less OCP.

OCP – This stands for Original Commission Plus. This indicates if the agent commission is recovered from the cessions.

The screenshot shows the 'Participant Detail' screen in the CSC INTEGRAL Admin system. It includes fields for 'Treaty' (FRTTY13 Fire Treaty Q5 2013), 'Broker' (10000100 Acorn Treaty Outward), and 'Participant' (10000100 Acorn Treaty Outward). It features several input fields and dropdown menus for commission calculations: 'OGR' (radio button), 'ONR' (radio button), 'OCP' (checkbox), 'Normal Commission %', 'Additional Commission %', 'Number of Years', 'Loss Ratio', 'Commission Basis' (Deficit or Average), 'Management Expense %', 'Prem Reserve Retained %', 'Int. on Prem Reserve %', 'Withhold Tax on Interest %', 'Interest Scale-Original', 'Interest Scale-Assumed', 'Loss Reserve Retained %', 'Int. on Loss Reserve %', and 'Withhold Tax on Interest %'. Buttons for 'Exit', 'Previous', 'Refresh', and 'Continue' are at the bottom.

Proportions

This contains the treaty rate to be applied to the corresponding sum insured band and is mandatory for Quota Share treaty.

Rate is a mandatory field for this screen.

| From | To | Rate |
|------|-----------|-------------|
| | 100000000 | 30 00000000 |
| | | |
| | | |
| | | |

By Class

This is to capture different treaty capacities for different risk classes.

RI Comm

This specifies the RI Commission Determinant categorized by risk type, region, percentage based on ceded premium, percentage based on Gross Premium and percentage based on Net Premium.

This is being launched when Commission check box is selected.

4.1.2 Modify, Inquire, Copy Treaty Details

To modify, inquire or copy Treaty Detail, the existing Account must be entered. Select corresponding action and click on Continue button and Treaty Detail screen will be launched.

4.2 Treaty Arrangement

An arrangement is a collection of treaties that is equally applicable to a certain class of business. E.g in the fire classes, the company may have a quota share, 2 surpluses and an XOL treaty. For marine, it may be the government cessions plus 1 surplus treaty. Different treaty arrangements for each of these classes must be setup and each arrangement must be assigned to the appropriate risk types via Table T4699.

This arrangement will be used by the system for all or part of the reinsurance processing during underwriting transactions, e.g. new business, renewal.

The Arrangement allows for any combination of treaties:

- Quota Share
- Government
- Surplus treaty, up to 6 layers
- Excess of Losses, up to 8 layers
- Catastrophe, up to 8 layers
- Stop Loss, up to 8 layers

Below is Reinsurance Treaty Arrangements Submenu. This may be accessed by selecting “Reinsurance” in the Main Menu and “Treaty Arrangement” option.

The screenshot shows a software application window titled "Reinsurance Treaty Arrangements Submenu". At the top right are links for "Session Info", "Help", "Home", and "Logout". On the left is a vertical "Main Menu" sidebar with the following items:

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPI Master Menu
- SDS Dissections

The main content area has two sections: "Input" and "Actions". The "Input" section contains a "Treaty Number" field with a search icon. The "Actions" section contains three radio buttons:

- Create Treaty Arrangement
- Modify Treaty Arrangement
- Inquire on Treaty Arrangement

At the bottom right of the main area is a "Continue" button with a red arrow icon.

Actions:

- Create Treaty Arrangement – used for creating new treaty arrangement
- Modify Treaty Arrangement – used for modifying existing treaty arrangement
- Inquire on Treaty Arrangement – used for inquiring existing treaty arrangement

4.2.1 Create Treaty Arrangement

To create a new Treaty Arrangement, the “Treaty Number” field must be entered manually. Select “Create New Treaty Details” action and click on Continue button. Maximum allowable length for Treaty Number is 4.

Reinsurance Treaty Arrangements Submenu

Treaty Number: FR13

Actions

- Create Treaty Arrangement
- Modify Treaty Arrangement
- Inquire on Treaty Arrangement

Continue

Reinsurance Treaty Arrangement Create screen will be launched. This is where all treaties that constitute an arrangement are being setup.

The screen contains a main screen and two tabs (Proportional Treaties and Non Proportional Treaties).

Reinsurance Treaty Arrangement Create

Treaty Arrangement: FRX | Fire Tty Arrangement 2013

Fund Code: LOCAL INSURANCE FUND

Net Retention Capacity: 100000000

Arrangement Type

- Risk Class
- Arrangement Currency
- Minimum PML %: 100

Proportional Treaties

Quota Share: FIRTY13

Government:

Surplus: FIRSUR13

Functions

Exit | Previous | Refresh | Continue

Mandatory Fields:

Below are the descriptions of the mandatory fields.

Main Screen:

| Field | Description |
|--------------------|--|
| Treaty Arrangement | Free-format text field that holds the treaty arrangement code and description. |

| Field | Description |
|------------------------|---|
| Arrangement Type | Indicates whether the Reinsurance Arrangement will be applied at Risk Class or Premium Class level. Use dropdown to select value. |
| Fund Code | Statistical code for which this treaty is being setup. Use dropdown to select value. Values are being maintained in Table T3595. |
| Arrangement Currency | The currency in which the reinsurance treaty arrangement is dealt. |
| Net Retention Capacity | This is the maximum Net Retention Limit of the Treaty Arrangement. |
| Minimum PML% | This is the possible maximum loss. |

Proportional Treaties tab:

This is where all the Proportional treaty details are being set.

| Field | Description |
|-------------|--|
| Quota Share | The Quota Share treaty detail account applicable to this ceding. |
| Government | The Government treaty detail account applicable to this ceding. This is not allowed at Premium Class level arrangement type. |
| Surplus | The Surplus treaty detail account applicable to this ceding. This is not allowed at Premium Class level arrangement type. |

Non-Proportional Treaties tab:

This is where all the Non-Proportional treaty details are being set.

| Field | Description |
|----------------|--|
| Excess of Loss | The Excess of Loss treaty detail account applicable to this ceding. |
| Catastrophe | The Catastrophe treaty detail account applicable to this ceding. This is not allowed at Risk Class level arrangement type. |
| Surplus | The Stop Loss treaty detail account applicable to this ceding. This is not allowed at Risk Class level arrangement type. |

4.2.1 Modify, Inquire Treaty Arrangement

To modify or inquire Treaty Arrangement, the existing Treaty Number must be entered. Select corresponding action and click on Continue button and Reinsurance Treaty Arrangement screen will be launched.

4.3 Setup Table T4699

After Treaty Details and Treaty Arrangement are setup, Table T4699 must be updated to assign the treaty arrangement to a particular risk type.

Modify T4699 using Risk Type as the Item Code. Since Fire Risk is used for this document, ‘FIR’ will be entered as the Item code. Table & Codes Maintenance Submenu may be accessed by selecting “System Administration” in the Main Menu and “Tables and Codes” option.

| Actions | | | |
|--------------|------------------------------|---|-------------------------------|
| Table header | <input type="radio"/> Create | <input type="radio"/> Modify | <input type="radio"/> Inquire |
| Code item | <input type="radio"/> Create | <input checked="" type="radio"/> Modify | <input type="radio"/> Inquire |
| | <input type="radio"/> Copy | <input type="radio"/> Translate | |

Upon click on Continue button in the Tables & Codes Maintenance Submenu, Table Item Maintenance screen will be launched. Click on Continue.

Risk Reinsurance Arrangements screen will be launched.

On this screen, the Reinsurance Arrangement will be set for a specific period.

The screenshot shows the 'Risk Reinsurance Arrangements' screen. On the left, there's a sidebar with 'CSC INTEGRAL Admin' at the top, followed by 'Extra Info' and 'Functions'. The main area has a title bar 'Risk Reinsurance Arrangements' with 'Session Info | Help | Home | Logout'. Below the title, it says 'Company ABC Insurance Company', 'Table T4699', and 'Item FTR Fire'. There are three main input sections: 'Date Range' (From: 01/01/1980, To: 31/12/2010), 'Arrangement' (Code: 9999, TR01, FRX), and 'Reinsurance Method' (a grid of checkboxes). The grid has columns labeled T, O, 9, 1, 6, 8, 1, 0, 9. At the bottom right of the grid, there are 'Exit' and 'Continue' buttons.

| Field | Description |
|--------------------|--|
| Date Range From/To | Period when the Reinsurance Arrangement code is valid. |
| Arrangement Code | The Reinsurance Arrangement Code to be applied to the Risk. This Arrangement Code is the one setup in the Reinsurance Treaty Arrangement submenu. |
| Reinsurance Method | Valid method of Reinsurance. Values are: 0 – Automatic Treaty Reinsurance 1 – Treaty and Facultative Reinsurance 9 – No or Manual Reinsurance This will be discussed in detail in 4.3.1 Reinsurance Method below. |

4.3.1 Reinsurance Method

The most important field for the correct processing of the reinsurance for the risk is the RI method. There are 3 valid RI methods in Integral P&C namely

- Automatic Treaty Reinsurance
- Treaty and Facultative Reinsurance
- No or Manual Reinsurance

Automatic Treaty Reinsurance

This means fully automatic processing of reinsurance. That is any outward treaties applying to the whole class of business will have RI cessions automatically allocated by the system.

Treaty and Facultative Reinsurance

This is used to indicate partially automatic reinsurance. This is used when some cessions are to be made to Surplus Treaty, Facultative Proportional or XOL reinsurance. The system will cede in the proportions entered by the user, while also ceding to any reinsurance that apply to the whole class of business, as for Automatic Treaty RI Method above.

No or Manual Reinsurance

This means reinsurance posting is completely manual. RI premium journals are used to cede premium to all the required reinsurers.

5. New Business

5.1 Quotation

When an insurance company solicits for new business, it is sometimes necessary to print a 'sample' quotation for the client. This quotation is not a legally binding contract; it is only produced for the client to peruse.

Once a quotation is successful, it can be converted into an in force policy using the Convert Quotation option in the New Business submenu.

Depending on the insurance company, Quotation may be used only when applicable and is not a mandatory step for policy issuance.

Below is the Quotation Submenu screen. This may be accessed by selecting "Quotations & Cover Notes" in the Main Menu and "Quotations" option.

The screenshot shows the Quotation Submenu screen. At the top right, there are links for Session Info, Help, Home, and Logout. On the left, a sidebar titled 'Main Menu' lists various administrative functions. The main area is titled 'Quotation Submenu'. It contains an 'Input' section with fields for 'Quotation Number' (with a search icon) and 'Quotation Type' (a dropdown menu showing 'Select'). Below this is an 'Actions' section containing four radio buttons: 'Create Quotation' (selected), 'Modify Quotation', 'Decline Quotation', and 'Inquire'. At the bottom right of the screen is a 'Continue' button.

Actions:

- Create Quotation – used for creating new Quotation
- Modify Quotation – used for modifying an existing Quotation
- Decline Quotation – used for declining an existing Quotation
- Inquire Quotation – used for inquiring an existing Quotation

5.1.1 Create Quotation

To create a new Quotation, Quotation Type must be entered by using the dropdown list to select the product (policy type) to be created. Select "Create Quotation" as an action and click on Continue button located at the bottom part of the screen.

Quotation Header screen will be launched and Quotation Number is auto generated by the system. Quotation Header consists of a main screen and two tabs (Agent/Payment and Other Details).

To know the mandatory fields, click on “Refresh” button located at the bottom of the screen. These fields will be highlighted in red colour and must be entered in order to proceed with the creation.

Below are the descriptions of the mandatory fields.

Mandatory Fields:

Main Screen:

| Field | Description |
|----------------|---|
| Inception Date | The commencement date of the policy term. This may be typed in manually or calendar icon may be clicked to select the date. |

| Field | Description |
|--------------|---|
| Expiry Date | The expiry date of the policy term. This may be typed in manually or calendar icon may be clicked to select the date. |
| Policy Owner | The owner of the policy. Policy Owner number may be typed in manually or click on the Policy Owner search icon. Policy Owner search icon will launch Client Scroll screen which contains list of existing clients in the system. If in case the client is not yet existing, an option to create new client is available in the Client Scroll screen Function panel. |
| Renewal Type | Indicates whether the policy will be renewed automatically, non-renewable, or should be renewed within a specified time frame. Use dropdown list to select value. Values are maintained in Table T4695. |

Agent/Payment tab:

| Field | Description |
|------------------|--|
| Servicing Staff | The personnel handling the agent. Use dropdown list to select value. Values are maintained in TR888. |
| Agent | The agent handling the policy. Agent number may be typed in manually or click on the Agent search icon to launch the Client Scroll screen. Note that agent must be created first in the Agent menu before the record appears in the Client Scroll (with Agent Client Role) screen. |
| Commission Type | Refers to the agent commission to be applied. Use dropdown list to select value. Values are maintained in Table TH868. |
| Payment Plan | This determines the accounting method, billing frequency, billing channel and collection channel of the policy. Use dropdown list to select value. Values are maintained in Table T3625. |
| Billing Currency | This is the currency in which the policy's monies shall be billed.. Use dropdown list to select value. |

Other Details tab:

| Field | Description |
|---------------|---|
| Policy Jacket | Synonymous to a physical cover used to hold policy/policies pertaining to an agent, a broker, or a client. Use dropdown list to select value. Values are maintained in Table T4685. |
| Territory | This determines the region of the risk. Use dropdown list to select value. Values are maintained in Table T3595. |

| Field | Description |
|---------------------|---|
| Renewal Notice Type | This is used in conjunction with the Renewal Type field and dictates the type of renewal certificates produced and the period of notice given during renewal. |

Extra Info:

Extra Info Panel is used to capture other important details pertaining to the account. Hyperlinks are available to access each option. Click these options to launch individual extra info screen.

Despatch Address

The address (other than the Policy Owner's address) to which the documents related to the policy e.g. schedules, renewal notices, etc. are sent.

Long Names

This allows entry of a client's full name which is different from the one already setup in Client Maintenance.

Clauses

This captures clauses applicable on a policy level.

After all mandatory details are entered in the Quotation Header screen, click on Continue to proceed.

Work with Quotation screen will be launched. Different hyperlinks are available with the following functions:

| Hyperlink | Function |
|----------------|---|
| View | Launches the policy header screen |
| Create Risk | Used to create or add risks to be attached to the policy |
| Gross Premium | Provides a scroll of Gross Premiums posted for each risk attached to a policy. Totals for all premium classes are also displayed. This is available after adding a risk or if there are premium changes to an existing risk. This may be visited before issuing the policy. |
| Ceded Premium | Provides a scroll of Reinsurance Premiums ceded. This is available after adding a risk or if there are premium changes to an existing risk. This may be visited before issuing the policy. |
| Instalments | Provides a scroll of Gross Premium instalments and may only be visited if the policy payment is on an instalment basis. This must be visited before issuing the policy. |
| RI Instalments | Provides a scroll of Ceded Premium instalments and may only be visited if the policy payment is on an instalment basis. This must be visited before issuing the policy. |

Click on “Create Risk” hyperlink to add risk.

Risk Type Selection screen will be launched which allows risk type and reinsurance method selection.

Click Continue after selecting the Risk and Reinsurance Method.

Risk Screen will be launched which captures all the risk details.

Risk Screen varies depending on the Risk Type. For this section, Fire Risk Screen will be discussed. Other Risk Screens will be discussed in Integral P&C Training Manual - Appendix A.

Fire Risk Screen consists of a main screen and three tabs (Location, Insured Interests, and Risk SI & Premiums).

CSC INTEGRAL Admin

Fire Quotation Create

| | | |
|--|-----------------------------|---|
| Policy FIR 0000069 Fire | Risk 0001 Fire | Attached On 01/01/2013 |
| Effective Date 01/01/2013 | Billing Currency SGD | SI Currency SGD At 1.000000 |
| Rating Flag Automatic | Risk Termination Date | <input type="checkbox"/> Free of Charge |
| Situation Adam Road | Business Select- | |
| Postal Code | | |
| <input checked="" type="radio"/> Location <input type="radio"/> Insured Interests <input type="radio"/> Risk SI & Premiums | | |
| Risk Accumulation Singapore | State Adam Road - 289882 | Locality Register S00000012 Hartsford |
| Protected By Sprinkler and Alarm exists | Building Storey | <input type="checkbox"/> Attached? |
| Occupied As 0001 Business | Floor Area | |
| Risk Rating Code 1002 Detached Building | Hazard Grade 01 | |
| Construction Type 0A Class A Construction | Construction Year 2012 | |
| Related BI Policy | | |

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

CSC INTEGRAL Admin

Fire Quotation Create

| Policy FIR 0000069 Fire | Risk 0001 Fire | Attached On 01/01/2013 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------------------------|---|-----|-------------|--------------------------|--------------------------|--------------------------|--------------|----------|------|--------------|--------------------------|----|---------------|--|------------|--------------------------|--------------------------|--------------------------|----------|--------------------------|----|---------------|--|------------|--------------------------|--------------------------|--------------------------|----------|
| Effective Date 01/01/2013 | Billing Currency SGD | SI Currency SGD At 1.000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rating Flag Automatic | Risk Termination Date | <input type="checkbox"/> Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Situation Adam Road | Business Select- | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Postal Code | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="radio"/> Location <input type="radio"/> Insured Interests <input type="radio"/> Risk SI & Premiums | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Excess Select- 0.00% | Voluntary Excess Amount or Discount | Perils/FEAs/Others | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Basic Rate 1.000000 | Rate Basis Select----- | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Sel</th> <th>SN</th> <th>Interest Insured</th> <th>XT</th> <th>Sum Insured</th> <th>Floater?</th> <th>No Accum</th> <th>FOC?</th> <th>Premium Rate</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>01</td> <td>Building (ND)</td> <td></td> <td>1000000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.000000</td> </tr> <tr> <td><input type="checkbox"/></td> <td>02</td> <td>Contents (ND)</td> <td></td> <td>1000000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.000000</td> </tr> </tbody> </table> | | | Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate | <input type="checkbox"/> | 01 | Building (ND) | | 1000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 | <input type="checkbox"/> | 02 | Contents (ND) | | 1000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 |
| Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | 01 | Building (ND) | | 1000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | 02 | Contents (ND) | | 1000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Add"/> <input type="button" value="Remove"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

CSC INTEGRAL Admin

Fire Quotation Create

| Policy FIR 0000069 Fire | Risk 0001 Fire | Attached On 01/01/2013 | | | | | | | | | | | | | | | | | | |
|---|-------------------------|---|-------------|--|---------|------------------|------------|----------|-----------------|--------|------|----------------|--------|------|------------------------|------------|----------|-----------------------|------------|--|
| Effective Date 01/01/2013 | Billing Currency SGD | SI Currency SGD At 1.000000 | | | | | | | | | | | | | | | | | | |
| Rating Flag Automatic | Risk Termination Date | <input type="checkbox"/> Free of Charge | | | | | | | | | | | | | | | | | | |
| Situation Adam Road | Business Select- | | | | | | | | | | | | | | | | | | | |
| Postal Code | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="radio"/> Location <input type="radio"/> Insured Interests <input type="radio"/> Risk SI & Premiums | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th colspan="2">Sum Insured</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Interest Insured</td> <td>2000000.00</td> <td>20000.00</td> </tr> <tr> <td>Add'l SI : Rate</td> <td>0.0000</td> <td>0.00</td> </tr> <tr> <td>LTA : Discount</td> <td>0.0000</td> <td>0.00</td> </tr> <tr> <td>Total Fire Sum Insured</td> <td>2000000.00</td> <td>20000.00</td> </tr> <tr> <td>Fire Acc. Sum Insured</td> <td>2000000.00</td> <td></td> </tr> </tbody> </table> | | | Sum Insured | | Premium | Interest Insured | 2000000.00 | 20000.00 | Add'l SI : Rate | 0.0000 | 0.00 | LTA : Discount | 0.0000 | 0.00 | Total Fire Sum Insured | 2000000.00 | 20000.00 | Fire Acc. Sum Insured | 2000000.00 | |
| Sum Insured | | Premium | | | | | | | | | | | | | | | | | | |
| Interest Insured | 2000000.00 | 20000.00 | | | | | | | | | | | | | | | | | | |
| Add'l SI : Rate | 0.0000 | 0.00 | | | | | | | | | | | | | | | | | | |
| LTA : Discount | 0.0000 | 0.00 | | | | | | | | | | | | | | | | | | |
| Total Fire Sum Insured | 2000000.00 | 20000.00 | | | | | | | | | | | | | | | | | | |
| Fire Acc. Sum Insured | 2000000.00 | | | | | | | | | | | | | | | | | | | |
| Premium Class <input type="text" value="Select-----"/> | | | | | | | | | | | | | | | | | | | | |
| Remark on Extra Perilis | | | | | | | | | | | | | | | | | | | | |

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

To know the mandatory fields, click on “Refresh” button located at the bottom of the screen. These fields will be highlighted in red colour and must be entered in order to proceed with the creation.

Key Fields:

Main Screen:

| Field | Description |
|-------------|---|
| SI Currency | This is the currency in which the sum insured for the corresponding risk has been recorded. Use dropdown list to select value. |
| Rating Flag | This indicates whether the premium rating is to be obtained automatically by the system or to be entered manually by the user. Use dropdown list to select value. |
| Situation | This is the situation of the risk premises. Value may be defaulted based on the Fire Accumulation Register created and may be overwritten when necessary. |
| Business | This identifies the business of the client. Select value using dropdown list. Values are maintained in Table T4996. |
| Postal Code | This is the Postal Code of the situation. |

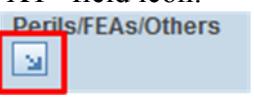
Location tab:

| Field | Description |
|------------------|---|
| State | This is the Risk Accumulation State. Use dropdown list to select value. Values are being maintained in Table T8776. |
| Locality | This is the Risk Accumulation Locality or District Code. Values are being maintained in Table TR893. |
| Register | This is the Risk Accumulation Register. This is being setup in Fire Accumulation Register Submenu. Value may be typed in manually or search icon may be used to select the register. |
| Protected By | This is the Fire Protection of the risk being insured. Value will be defaulted based on the Register selected which was setup in the Fire Accumulation Submenu. Value may be overwritten using the dropdown list when necessary. |
| Occupied As | This is the risk type of occupancy. Value will be defaulted based on the Register selected which was setup in the Fire Accumulation Submenu. Value may be overwritten using the dropdown list when necessary. Values are being maintained in Table TR4BW. |
| Risk Rating Code | This is the risk category relating to the construction. Use dropdown list to select value. Values are being maintained in Table T8799. |

| Field | Description |
|-------------------|--|
| Construction Type | This is the risk's type of construction. . Value will be defaulted based on the Register selected which was setup in the Fire Accumulation Submenu. Value may be overwritten using the dropdown list when necessary. |
| Construction Year | Construction year of the risk being insured. This is to be typed in manually. |
| Building Storey | This is the height of the building measured in number of floors. Ground floor should be counted as 1 floor. |
| Attached? | This is an indicator to determine whether the building is an attached or detached building. |
| Floor Area | This is the floor area of the building storey. |
| Hazard Grade | This is an insurance industry code used to specify the level of risk. A hazard is a "circumstance that would increase the likelihood and severity of a loss". In general for commercial lines, each class has a separate hazard grade for a specific line of business. |

Insured Interests tab:

| Field | Description |
|------------------|---|
| Basic Rate | This is the rate before the application of any discounts or loadings and it has to be typed in manually. This is protected when Rate Basis is 'Non-Tariff' or 'Tariff'. |
| Rate Basis | This is the basis on which premium are rated. Use dropdown list to select value. Valid values are: Non-Tariff Rating Manual Tariff (for Thailand) Tariff Rating Self Rating Special Rating Large & Specialized Risk Industrial All Risk |
| Interest Insured | This is the item being insured. Use dropdown list to select value. Values are being maintained in Table T8796. |
| XT | Field that captures extra information related to the Interest Insured. This is a free-text field like the General Page. |
| Sum Insured | Sum Insured of the Interest Insured. This is to be typed in manually. |
| Floater? | An indicator to denote whether the Interest Insured is a floating stock i.e. when checkbox is checked, Interest Insured will not be added to the Total Sum Insured. Default value for this field is unchecked. |

| Field | Description |
|-------------------------------------|---|
| No Accum | An indicator to identify if the Interest Insured Sum Insured will be added to the Fire Acc. Sum Insured i.e. when checkbox is checked, Sum Insured will not be added to Fire Acc. SI. Default value for this field is unchecked. |
| FOC? | An indicator to determine if the Interest Insured is free of charge i.e. no premium will be charged. When checkbox is checked, Premium will not be added to the Interest Insured Premium. Default value for this field is unchecked. |
| Premium Rate | This is the rate to be used to calculate the premium when the Rating Flag is automatic. This is to be typed in manually for Non-Tariff or Tariff Ratings. |
| Mplr | This is the percentage applied to the base rate to determine the actual rate. The rate applied is dependent on the indemnity period. |
| Load | This is the Sum Insured loading. |
| Premium | This is the annual premium amount of the Interest Insured. |
| Premium Cls | The Premium Class is the lowest level for tracking premium in the system. It is usually associated with perils or breakdown of risk premium for risk analysis purposes or statutory reporting purposes. The Premium Class Table (T3640) controls the valid premium codes and the Valid Risk/Premium Class for Policy Table (T4688) controls how risk types are broken down into premium classes. |
| Excess | The amount which will be deducted from every claim for loss of or damage to the insured property. The list of valid Excess Types has to be set-up by the user in the Excess Type Table (T4644). If applicable, the corresponding excess amount or rate will be needed. |
| Voluntary Excess Amount or Discount | This field captures the voluntary excess amount and voluntary excess discount rate. |
| Perils/FEAs/Other | <p>This is an optional coverage that will affect the calculation of the Interest Insured Premium (either addition or subtraction depending on the coverage selected). It uses its own rating for premium calculation and has its own Premium Class. This may be accessed by clicking on the “XT” field icon:</p>  <p>Adding of Perils/FEAs/Others will be discussed further in 5.3 Create New Policy section.</p> |

Risk SI & Premiums tab:

| Field | Description |
|------------------------------|---|
| Interest Insured Sum Insured | This is the Risk Total Sum Insured. This is being auto-calculated by the system by adding all the Interest Insured's Sum Insured where Floater checkbox is unchecked. |
| Interest Insured Premium | This is the Risk Total Annual Premium. This is being auto-calculated by the system by adding all the Interest Insured's Premium. |
| Premium Class | This is an Additional Premium Class field. |
| Total Fire Sum Insured | This is the Net Sum Insured of Interest Insured Sum Insured + Add'l Sum Insured. |
| Fire Acc. Sum Insured | The total sum insured of all interest insured where 'No Accum' checkbox is unchecked. |

Extra Info:

Extra Info Panel is used to capture other important details pertaining to the account. Hyperlinks are available to access each option. Click these options to launch individual extra info screen.

General Page

Allows the user to enter any extra details pertaining to the risk. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

Interested Parties

Allows the addition of up to ten interested parties e.g. beneficiaries, payer, employer, etc. Interested Parties are added by selecting the Client Number using the Client search icon with its respective relationship using the Relationship dropdown list.

Clauses

This captures clause information related to the risk. Clauses may be selected using the Clause search icon.

Package Text

This captures document extra texts which may be selected using the Code search icon. Values are being maintained in Table TR80V.

Territorial Limit

This captures the provisions limiting coverage to geographical areas which the insurance is effected. This is to be typed in manually.

Other Details

This captures other details of the building being insured.

Declaration Schedule

This allows creation, modification and enquiry of the declaration information and is only applicable for a declaration policy.

Item Value

This captures itemised values being covered. This is a free-text field which may be printed on the Policy Schedule depending on the Risk.

After entering the necessary risk information, click on Continue located at the bottom part of the risk screen.

Posted Premium Summary screen will be launched which contains premium summary amounts and charges per premium class.

Premium details per premium class are available and may be accessed by clicking on the premium class hyperlink.

The screenshot shows the INTEGRAL Admin software interface. At the top left is the CSC logo. The main title is "INTEGRAL Admin". Below the title, there are two sections: "Extra Info" and "Functions". The "Extra Info" section is currently active, displaying a "Posted Premium Summary" form. The form includes fields for Policy (FIR 00000069, Fire), Agent (10000093, Acorn Broker), Overriding Agent, Policy Period (From/To: 01/01/2013 - 31/12/2013), Agent Type (Broker), Risk Number/Type (0001, Fire), Effective Date (01/01/2013), Premium Class Count (2), and a table for Premium Class details. The table has columns: Premium Class, Gross Premium, Discount, and Extra Charges. It lists three rows: *All Prem Classes (Gross Premium: 20000.00, Extra Charges: 80.00), FBD Buildings FBD (Gross Premium: 10000.00, Extra Charges: 40.00), and FCN Contents (Gross Premium: 10000.00, Extra Charges: 40.00). At the bottom of the screen are buttons for Exit, Previous, Refresh, and Continue.

Upon click on hyperlink, Premium Posting screen will be launched. This screen detailed out the Premium amounts which consists of a main screen and two tabs (Premium Due and Net Premium).

CSC INTEGRAL Admin

Premium Posting

| | | |
|---|------------------------------------|------------------------------------|
| Policy 00000069 | Risk Number/Type 1 Fee | Attached On 01/01/2013 |
| Effective Date 01/01/2013 | Premium Class FBD Buildings FBD | |
| Sum Insured/Billing Currency SGD SGD | Exchange Rate 1.000000 | Calculation Method Proportional |

Premium Due **Net Premium**

| | Annual | Posted |
|---------------------|------------|----------|
| Gross Premium | 10000.00 | 10000.00 |
| Discount | % | |
| Extra Charges Total | 40.00 | 40.00 |
| Premium Due | 10040.00 | 10040.00 |
| Extra Charge | Method | |
| Stamp Duty | Subroutine | 40.00 |
| Bus Tax | Zero rated | |
| VAT | Subroutine | |

Exit **Refresh** **Continue**

CSC INTEGRAL Admin

Premium Posting

| | | |
|---|------------------------------------|------------------------------------|
| Policy 00000069 | Risk Number/Type 1 Fee | Attached On 01/01/2013 |
| Effective Date 01/01/2013 | Premium Class FBD Buildings FBD | |
| Sum Insured/Billing Currency SGD SGD | Exchange Rate 1.000000 | Calculation Method Proportional |

Premium Due **Net Premium**

| | Annual | Posted | |
|---------------|--------------|------------|-------------------|
| Premium Due | 10040.00 | 10040.00 | |
| Mgmt Expense | % | | |
| Agent Comm To | 10000093 Net | 15.00000 % | 15.00000 % Policy |
| Commission | 15.00000 % | | |
| Net Premium | 8540.00 | 8540.00 | |

Exit **Refresh** **Continue**

Key Fields:

Main Screen:

| Field | Description |
|------------------------------|---|
| Sum Insured/Billing Currency | The Sum Insured currency used in the Risk screen and the currency used for billing. |
| Exchange Rate | The exchange rate of a given period used when Sum Insured and Billing currencies are not the same. This is being read from Table T3629. |
| Calculation Method | This is the method which is being used to calculate the premium. |

Premium Due tab:

| Field | Description |
|-----------------------------------|--|
| Annual Gross Premium | The annual gross premium defaulted for each premium class which came from the risk screen. This is the future annual premium that will be used during renewal for premium calculation. |
| Posted Gross Premium | The gross premium posted for the transaction, pro-rated if required according to the calculation method. If the calculation method is blank, calculated posted premium may be overwritten. |
| Discount % | The percentage discount to be applied to the gross premium when necessary. |
| Annual Discount | System-calculated annual discount amount based on the Discount %. |
| Posted Discount | System calculated premium discount amount based on the Discount %. |
| Annual Extra Charges Total | Total annual extra charges which may comprise of annual Stamp Duty, Bus Tax and VAT amounts. |
| Posted Extra Charges Total | Total posted extra charges which may comprise of annual Stamp Duty, Bus Tax and VAT amounts. |
| Annual Premium Due | The annual premium due i.e. Gross Annual premium less discount plus extra charges. |
| Posted Premium Due | The posted premium due i.e. Gross Posted premium less discount plus extra charges. |
| Method (Stamp Duty, Bus Tax, VAT) | The calculation method for extra charges. Use dropdown list to select values when necessary. Values are being maintained and defined in Table T8791. |
| Annual Stamp Duty | The Annual Stamp Duty amount calculated based on the Method where rules are defined in T8791. |
| Posted Stamp Duty | The Posted Stamp Duty amount calculated based on the Method where rules are defined in T8791. |
| Annual Bus Tax | The Annual Bus Tax amount calculated based on the Method where rules are defined in T8791. |
| Posted Bus Tax | The Posted Bus Tax amount calculated based on the Method where rules are defined in T8791. |
| Annual VAT | The Annual VAT amount calculated based on the Method where rules are defined in T8791. |
| Posted VAT | The Posted VAT amount calculated based on the Method where rules are defined in T8791. |

Net Premium tab:

| Field | Description |
|----------------------|--|
| Annual Premium Due | The annual premium due i.e. Gross Annual premium less discount plus extra charges. |
| Posted Premium Due | The posted premium due i.e. Gross Posted premium less discount plus extra charges. |
| Agent Comm To | This field comprises of the Agent Number; Gross or Net Retention dropdown; and commission percentage. When Gross retention is selected, commission will be calculated based on the Gross Premium before client discount. When Net retention is selected, commission will be calculated based on the Gross Premium after client discount. |
| Annual Agent Comm To | This is the total annual commission amount. |
| Posted Agent Comm To | This is the total posted commission amount. |
| Commission % | Agent commission percentage which is based on the agent setup and the commission type selected in the policy header screen. Value may be overwritten when Special Commission type was selected. |
| Annual Commission | This is the total annual commission amount. |
| Posted Commission | This is the total posted commission amount. |
| Annual Net Premium | This is the Annual Net Premium i.e. Annual Gross Premium less Annual discount plus any annual charges minus annual agent commission. |
| Posted Net Premium | This is the Posted Net Premium i.e. Posted Gross Premium less Posted discount plus any posted charges minus posted agent commission. |

Click on Continue located at the bottom of the screen to return to the Posted Premium Summary screen. Click on each Premium class hyperlink to review details when necessary.

After reviewing, click on Continue located at the bottom of the Posted Premium Summary screen.

System will return to Work with Quotation screen. To issue the quotation, click on 'Issue Policy' hyperlink.

Quotation issue screen will be launched. Print option is defaulted to 'Immediate' in which the Quotation letter will immediately be printed. Alternatively, Print option may be set to 'Batch' which will allow printing of Quotation Letter depending on the operations rule of the company e.g. during end of the day by running 'P1PSCHPRT' batch job.

Click on Continue located at the bottom part of the Quotation Issue screen to continue with the issuance.

Quotation Submenu will be launched and message of successful creation of the quotation with the Quotation number will be written in the Messages Panel of the screen. Quotation document will be generated.

5.1.2 Modify, Decline, Inquire Quotation

To modify, decline and inquire on an existing Quotation, Quotation Number must be entered by either typing the number manually or by using the search icon. Select “Modify Quotation”, “Decline Quotation” or “Inquire” as an action and click on Continue button located at the bottom part of the screen.

5.2 Convert Quotation

After a Quotation has been issued and the client already agreed with the terms, it may now be converted to a policy. This may be done using the Convert Quotation action in the New Policy Submenu.

Below is the New Policy Submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “New Business” option.

To convert a quotation, enter the Quotation number at the Policy Number field by either typing it manually or by using the search icon. When using the search icon, select the owner of the Quotation and automatically, the Quotation number will be reflected in the Policy Number field. If the owner has more than one Quotation, select the Quotation Number to be converted.

Select “Convert Quotation” as an action and click on Continue button located at the bottom part of the New Policy Submenu.

The screenshot shows the 'INTEGRAL Admin' software interface. On the left, there is a 'Main Menu' sidebar with various options like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The main area is titled 'New Policy' and contains two sections: 'Input' and 'Actions'. In the 'Input' section, there are fields for 'Policy Number' (containing '0000009') and 'Effective Date'. In the 'Actions' section, there are several radio buttons: 'Create New Policy', 'Work With Unissued Policy', 'Convert Cover Note', 'Convert Quotation' (which is selected), 'Delete Unissued Policy', and 'Clone Policy'. At the bottom right of the main area, there is a 'Continue' button.

New Business header screen will be launched and note that a policy number was auto-generated by the system. The Quotation number will automatically be defaulted in the Replaces Document field with Cross Ref Type of ‘Quotation Number’. New Business header screen details will be discussed in 5.3 Create New Policy section.

Amendments may be done to the policy header details when necessary. Coinsurance, Clauses, and other extra info may also be added during this time.

Click on Continue once review or amendments to the header are completed.

CSC INTEGRAL Admin

New Business

Session Info | Help | Home | Logout

| | | |
|--|-----------------------------------|----------------------------------|
| Policy FIR F0000103 Fire | Service Branch Head Office | Original Inception 01/01/2013 |
| Policy Status Pending New Business | Inception Date 01/01/2013 | Expiry Date 31/12/2013 |
| Policy Owner 50000449 FNC Entertainment | Renewal Type Midnight Renewals | Proposal Date/Time |

Agent Details-1 Details-2

| | | |
|-----------------------------------|--|-------------------------------------|
| Servicing Staff ABC Staff | Staff Department Personal Lines & SME | Campaign Select |
| Agent 10000093 Acorn Pte. Ltd. | Agent Type Broker | Commission Type Gross Commission |

Master Policy
Select

Bulk Book
 Yes No

Replaces Policy

Replaces Document
00000069

Cross Ref Type
Quotation Number

Exit Refresh Continue ➔

Work with Quotation screen will be launched. All risks should be reviewed by selecting each risk and clicking on ‘View’ button below the table.

CSC INTEGRAL Admin

Work with Quotation

Session Info | Help | Home | Logout

| | |
|-----------------------------------|--|
| Policy FIR F0000103 Fire | Policy Owner 50000449 FNC Entertainment |
| Agent 10000093 Acorn Pte. Ltd. | |

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| Risk Number | Risk Type | RI Method | Reference | Attachment |
|---------------------------------------|-----------|-------------------------|-----------|------------|
| <input checked="" type="checkbox"/> 1 | Fire | 0 - Automatic Treaty RI | | 01/0 |

View Gross Premium Ceded Premium

Exit Continue ➔

Risk Details screen will be launched. At this point, Reinsurance Method may be changed when necessary. Click on Continue to proceed.

Risk Details

Risk Number: 0001 FIR Fire

Reinsurance Method: Automatic Treaty Re

Exit | Previous | Refresh | Continue ➔

Risk Screen will be launched. Since the quotation created earlier was a Fire Quotation, Risk screen shown below is a Fire Risk Screen. Amendments may be done to the risk details when necessary. Extra info may also be added or changed during this time.

Click on Continue once review or amendments to the risk details are completed.

Fire New Business

Policy: FIR F0000103 Fire

Risk: 0001 Fire

Effective Date: 01/01/2013

Billing Currency: SGD

Risk Termination Date:

Situation: Adam Road

Business: -Select-

Postal Code:

Location

| | | | |
|----------------------------|-------------------------|--------------------|------------------------------------|
| Risk Accumulation | State | Locality | Register |
| Sprinkler and Alarm exists | Singapore | Adam Road - 289882 | S00000012 Hartsford |
| Protected By | | | <input type="checkbox"/> Attached? |
| Occupied As | 0001 Business | | |
| Risk Rating Code | 1002 Detached Building | | |
| Construction Type | 0A Class A Construction | | |
| Related BI Policy | | | |

Insured Interests

Risk SI & Premiums

Exit | Previous | Refresh | Continue ➔

Posted Premium Summary screen will be launched. Review the details by clicking on the hyperlink of each Premium Class.

| Premium Class | Gross Premium | Discount | Extra Charges |
|-------------------|---------------|----------|---------------|
| All Prem Classes | 20000.00 | | 1284.00 |
| FBD Buildings FBD | 10000.00 | | 642.40 |
| FCN Contents | 10000.00 | | 642.40 |

Premium Posting screen will be launched. Click on Continue after review.

| Annual | Posted |
|----------|----------|
| 10000.00 | 10000.00 |
| 642.40 | 642.40 |
| 10642.40 | 10642.40 |

| Annual | Posted |
|--------|--------|
| 40.00 | 40.00 |
| 602.40 | 602.40 |

System will return to the Posted Premium Summary Screen. Click on Continue after checking the details of all Premium Classes.

CSC INTEGRAL Admin

Posted Premium Summary

Session Info | Help | Home | Logout

| | |
|--------------------------------|--|
| Policy FIR F0000103 Fire | Policy Period (From/To) 01/01/2013 31/12/2013 |
| Agent 10000093 Acorn Broker | Agent Type Broker |
| Overriding Agent | |

Risk Number/Type
0001 Fire

Effective Date
01/01/2013

Premium Class Count
2

| Premium Class | Gross Premium | Discount | Extra Charges |
|-------------------|---------------|----------|---------------|
| *All Prem Classes | 20000.00 | | 1323.11 |
| FBD Buildings FBD | 10000.00 | | 680.71 |
| FCN Contents | 10000.00 | | 642.40 |

Exit Previous Refresh Continue ➔

Work with Quotation screen is launched after the Posted Premium Summary Screen.

Once all the risks are reviewed and policy is ready for issuance, click on ‘Issue Policy’ hyperlink.

CSC INTEGRAL Admin

Work with Quotation

Session Info | Help | Home | Logout

| | |
|-----------------------------------|--|
| Policy FIR F0000103 Fire | Policy Owner 50000449 FNC Entertainment |
| Agent 10000093 Acorn Pte. Ltd. | |

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| Risk Number | Risk Type | RI Method | Reference | Attach |
|-------------|-----------|-------------------------|-----------|--------|
| 1 | Fire | 0 - Automatic Treaty RI | | 01/0 |

[View](#) [Gross Premium](#) [Ceded Premium](#)

Exit Continue ➔

Issue New Business Screen will be launched. Select necessary documents to be printed and click on Continue.

Issue New Business

Policy
FIR F0000103 Fire
Agent 10000093 Acorn Pte. Ltd.

Insured
50000449 FNC Entertainment

Number of Risks
0001

Number of Copies
1

Print Schedule
Immediate

Print Certificate
No

Print Signing Slip
No

Update Worst Occupation
No

Message

Exit Previous Refresh Continue

System will return to New Policy submenu with message of successful completion of policy issuance containing the Policy Number will be written in the Messages panel. Policy status is now In Force (IF) and selected documents will automatically be printed.

New Policy

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Messages

New Business F0000103 issued

Input

Policy Number

Effective Date

Policy Type

Actions

Create New Policy Work With Unissued Policy Convert Cover Note

Convert Quotation Delete Unissued Policy Clone Policy

Continue

5.3 Create New Policy

Not all policy creations need to go through Quotations. Applications may also be directly created as a new policy. New policies may be created in the New Policy Submenu which is the same submenu when converting a quotation to a new policy.

Steps in creating a new policy is the same when creating a quotation though there are some information that can only be entered during New Business like Coinsurance.

Same as Quotation, select Policy Type using the dropdown list, select Create New Policy action and click on Continue.

Actions:

- Create New Policy – used for creating new policy
- Work With Unissued Policy – used for modifying policy with pending new business status
- Convert Cover Note – used for converting an issued cover note to a policy
- Convert Quotation – used for converting an issued quotation to a policy
- Delete Unissued Policy – used for deleting policy with pending new business status
- Clone Policy – used for cloning or copying an existing policy to a new policy

New Business header screen will be launched and a new Policy Number will be auto-generated by the system. During this time, status of the record is Pending New Business (PN). New Business Header screen consists of a main screen and three tabs (Agent, Details-1, Details-2). Agent tab contains information related to agents, Details-1 contains information related to payments and Details-2 contains information related to Renewal and Document printing.

Enter all mandatory details. Click on Refresh to know the mandatory fields which would be highlighted in red.

Below are the mandatory fields:

Mandatory Fields:

Main Screen:

All New Business main screen mandatory fields are the same as Quotation main screen mandatory fields.

Agent tab:

| Field | Description |
|-----------------|--|
| Servicing Staff | The personnel handling the agent. Use dropdown list to select value. Values are maintained in TR888. |
| Agent | The agent handling the policy. Agent number may be typed in manually or click on the Agent search icon to launch the Client Scroll screen. Note that agent must be created first in the Agent menu before the record appears in the Client Scroll (with Agent Client Role) screen. |
| Commission Type | Refers to the agent commission to be applied. Use dropdown list to select value. Values are maintained in Table TH868. |

CSC INTEGRAL Admin

New Business

Session Info | Help | Home | Logout

| | | | | | | | | | | | | | | | | | | | | |
|---|--|----------------------------------|---|------------------------|----------------|---|--|------------------|--|--|--|----------------------|----------------|--|-------------------|--|--|--|--|----------------------------------|
| Policy FIR F0000105 Fire | Service Branch Head Office | Original Inception | | | | | | | | | | | | | | | | | | |
| Policy Status Pending New Business | Inception Date 01072012 | Expiry Date 30062013 | | | | | | | | | | | | | | | | | | |
| Policy Owner 50000449 <input type="button" value="FNC Entertainment"/> | Renewal Type Midnight Renewals | Proposal Date/Time | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Agent"/> <input type="button" value="Details-1"/> <input type="button" value="Details-2"/> | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Payment Plan Direct Bill - No Instalment</td> <td>Payment Mode Select</td> <td>Next Bill Date</td> </tr> <tr> <td>Billing Currency SGD <input type="button" value="At"/></td> <td>Free Cover <input type="checkbox"/> 00 Months</td> <td>Quotation Number</td> </tr> <tr> <td>Receipt Bank/Number <input type="button" value="Select"/></td> <td colspan="2"></td> </tr> <tr> <td>Cover Note Issued On</td> <td>CN Returned On</td> <td></td> </tr> <tr> <td colspan="3">Other References:</td> </tr> <tr> <td colspan="2">VAT Method Accrual - Full Tax Invoice</td> <td>VAT Doc Type Full Tax Invoice</td> </tr> </table> | | | Payment Plan Direct Bill - No Instalment | Payment Mode Select | Next Bill Date | Billing Currency SGD <input type="button" value="At"/> | Free Cover <input type="checkbox"/> 00 Months | Quotation Number | Receipt Bank/Number <input type="button" value="Select"/> | | | Cover Note Issued On | CN Returned On | | Other References: | | | VAT Method Accrual - Full Tax Invoice | | VAT Doc Type Full Tax Invoice |
| Payment Plan Direct Bill - No Instalment | Payment Mode Select | Next Bill Date | | | | | | | | | | | | | | | | | | |
| Billing Currency SGD <input type="button" value="At"/> | Free Cover <input type="checkbox"/> 00 Months | Quotation Number | | | | | | | | | | | | | | | | | | |
| Receipt Bank/Number <input type="button" value="Select"/> | | | | | | | | | | | | | | | | | | | | |
| Cover Note Issued On | CN Returned On | | | | | | | | | | | | | | | | | | | |
| Other References: | | | | | | | | | | | | | | | | | | | | |
| VAT Method Accrual - Full Tax Invoice | | VAT Doc Type Full Tax Invoice | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Exit"/> <input type="button" value="Refresh"/> <input style="background-color: #c00000; color: white; font-weight: bold;" type="button" value="Continue"/> | | | | | | | | | | | | | | | | | | | | |

Details-1 tab:

| Field | Description |
|------------------|--|
| Payment Plan | This determines the accounting method, billing frequency, billing channel and collection channel of the policy. Use dropdown list to select value. Values are maintained in Table T3625. |
| Billing Currency | This is the currency in which the policy's monies shall be billed.. Use dropdown list to select value. |

CSC INTEGRAL Admin

New Business

Session Info | Help | Home | Logout

| | | | | | | | | | | | | | | | | | | | | |
|---|---|------------------------------|--|----------------------------|------------------------------|-----------------------------------|----------------------|--------------------|-------------|--------------------------------|--|-------------------|--|--|---|---|--|-------------------------------------|--------------------------------------|--|
| Policy FIR F0000105 Fire | Service Branch Head Office | Original Inception | | | | | | | | | | | | | | | | | | |
| Policy Status Pending New Business | Inception Date 01072012 | Expiry Date 30062013 | | | | | | | | | | | | | | | | | | |
| Policy Owner 50000449 <input type="button" value="FNC Entertainment"/> | Renewal Type Midnight Renewals | Proposal Date/Time | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Agent"/> <input type="button" value="Details-1"/> <input type="button" value="Details-2"/> | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>Policy Jacket Standard Wording and Sleeve</td> <td>Fronting Company Select</td> <td>Business Take-Over Select</td> </tr> <tr> <td>Territory LOCAL INSURANCE FUND</td> <td>Country Singapore</td> <td>Source of Business</td> </tr> <tr> <td>Major Class</td> <td>Distribution Channel Select</td> <td></td> </tr> <tr> <td colspan="3">Next Renewal Info</td> </tr> <tr> <td>Attention Required No special attention required</td> <td>Type of Notice Renewal cert. with prem</td> <td></td> </tr> <tr> <td>Next Policy Period Twelve months</td> <td>Notices To All notices to clients</td> <td></td> </tr> </table> | | | Policy Jacket Standard Wording and Sleeve | Fronting Company Select | Business Take-Over Select | Territory LOCAL INSURANCE FUND | Country Singapore | Source of Business | Major Class | Distribution Channel Select | | Next Renewal Info | | | Attention Required No special attention required | Type of Notice Renewal cert. with prem | | Next Policy Period Twelve months | Notices To All notices to clients | |
| Policy Jacket Standard Wording and Sleeve | Fronting Company Select | Business Take-Over Select | | | | | | | | | | | | | | | | | | |
| Territory LOCAL INSURANCE FUND | Country Singapore | Source of Business | | | | | | | | | | | | | | | | | | |
| Major Class | Distribution Channel Select | | | | | | | | | | | | | | | | | | | |
| Next Renewal Info | | | | | | | | | | | | | | | | | | | | |
| Attention Required No special attention required | Type of Notice Renewal cert. with prem | | | | | | | | | | | | | | | | | | | |
| Next Policy Period Twelve months | Notices To All notices to clients | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Exit"/> <input type="button" value="Refresh"/> <input style="background-color: #c00000; color: white; font-weight: bold;" type="button" value="Continue"/> | | | | | | | | | | | | | | | | | | | | |

Details-2 tab:

| Field | Description |
|--------------------|---|
| Policy Jacket | Synonymous to a physical cover used to hold policy/policies pertaining to an agent, a broker, or a client. Default value is 'Standard Wording and Sleeve' but may be changed using dropdown list. Values are maintained in Table T4685. |
| Territory | This determines the region of the risk. Use dropdown list to select value. Values are maintained in Table T3595. |
| Attention Required | This indicates if special attention is required for the policy before renewal. Default value is 'No special attention required' but may be changed using the dropdown list. Valid values per policy type are being set in Table T4695. |
| Type of Notice | This is used in conjunction with the Renewal Type field and dictates the type of renewal certificates produced and the period of notice given during renewal. Default value is 'Renewal cert. with prem' but may be changed using dropdown. Valid types per policy type are being set in Table T4695. |
| Next Policy Period | This indicates the permitted renewal period for a specific policy after the current expiry date. Default value is 'Twelve months' but may be changed using the dropdown list. Valid period or duration per policy type is being set in Table T4695. |
| Notices To | This directs the renewal notices to a designated recipient. Default value is 'All notices to client' but may be changed using dropdown list. Valid values per policy type are being set in table T4695. |

Extra Info:

Extra Info Panel is used to capture other important details pertaining to the account. Hyperlinks are available to access each option. Click these options to launch individual extra info screen.

Payer

This captures the payer of the policy if different from the policy owner. Payer is to be selected using a Client Number.

Periodic Debit

This allows entry of mandate for direct debit policies. Mandates may be selected (if existing) or created inside this option.

Despatch Address

The address (other than the Policy Owner's address) to which the documents related to the policy e.g. schedules, renewal notices, etc. are sent.

Long Names

This allows entry of a client's full name which is different from the one already setup in Client Maintenance.

General Page

Allows the user to enter any extra details pertaining to the policy. This consists of two tabs: 1 – General Page where texts entered will be printed in the letter; and 2 – Reference Note where texts entered will just serve as notes and will not be printed in the letter.

Coininsurance

This is where Coinsurance details are being entered when applicable.

To add Coinsurance details, click on Coinsurance hyperlink.

Coininsurance Panel Maintenance screen will be launched.

Enter all mandatory details and click on Continue to proceed.

| Field | Description |
|-------------------|---|
| Our Share % | This is the insurance company's share of the coinsurance agreement. |
| Type | This indicates the insurance company's role in the coinsurance agreement. Use dropdown list to select value. |
| Coinsurer Account | This is the Account number and name of the Coinsurer. Coinsurers are being created in the Account Maintenance module. |
| Share % | This is the Coinsurer's share of the coinsurance agreement. |

| Field | Description |
|------------|--|
| Coins Type | This indicates the Coinsurer's role in the coinsurance agreement. Use dropdown list to select value. |
| Based On | Indicates whether cessions to coinsurers are to be carried out based on Gross or Net figures. |

Clauses

This captures clauses applicable on a policy level.

RI Inward

This captures reinsurance inward details pertaining to the policy. This is mandatory when the Agent used has an Account Type of Treaty Inward or Facultative Inward.

Experience Inquiry

This displays the policy's basic information including an option to view the agent or client portfolio.

Once all the New Business header details are completed, click on Continue to proceed.

Work with Unissued Contract screen will be launched. Hyperlinks which were described in Create Quotation section are available with the same functionalities.

At this stage, policy may be saved first. To do this, click on Continue located at the bottom of the screen.

INTEGRAL Admin

Work with Unissued Contract

Session Info | Help | Home | Logout

Policy

| | | | | |
|-------|--------------------------|------|--------------|----------------------------|
| FIR | F0000105 | Fire | Policy Owner | 50000449 FNC Entertainment |
| Agent | 10000093 Acorn Pte. Ltd. | | | |

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| Risk Number | Risk Type | RI Method | Reference | Attach |
|-------------|-----------|-----------|-----------|--------|
| | | | | |

[View](#) [Gross Premium](#) [Ceded Premium](#)

Exit / Continue ➔

New Policy Submenu will be launched with a message that policy has been created. Policy status is now Pending New Business (PN).

INTEGRAL Admin

New Policy

Session Info | Help | Home | Logout

Input

| | |
|----------------------|---------------------------------------|
| Policy Number | Effective Date |
| <input type="text"/> | <input type="text"/> |
| Policy Type | <input type="button" value="Select"/> |

Actions

| | | |
|--|---|--|
| <input checked="" type="radio"/> Create New Policy | <input type="radio"/> Work With Unissued Policy | <input type="radio"/> Convert Cover Note |
| <input type="radio"/> Convert Quotation | <input type="radio"/> Delete Unissued Policy | <input type="radio"/> Clone Policy |

Contract F0000105 created

Continue ➔

5.4 Work With Unissued Policy

To continue the policy creation of a Pending New Business (PN) policy, enter the Policy Number by either typing it manually or use search icon and search for the policy owner of the policy. Select “Work With Unissued Policy” action and click on Continue.

During policy modification, Work with Unissued Contract screen will be launched instead of the Policy Header. Click on Create Risk hyperlink to add new risk.

Risk Type Selection screen will be launched. Select the Risk Type to be added and the Reinsurance Method to be used. For this policy, Treaty & Facultative RI method will be used to discuss attachment of reinsurance to a policy in the succeeding sections.

After selecting the Risk Type and Reinsurance Method, click on Continue to proceed.

| Risk Type | Description |
|---|---------------------------|
| <input type="checkbox"/> FIO | Fire(Overseas) |
| <input checked="" type="checkbox"/> FIR | Fire |
| <input type="checkbox"/> LPP | Personal Public Liability |

Reinsurance Method: Treaty & Facultative RI

Exit | Previous | Refresh | Continue ➔

Since Fire Risk Type was selected, Fire Risk Screen will be launched. Other Risk Types/Screens will be discussed in the Annex.

Fire Risk Screen being used during Quotation and New Policy creation are the same (main screen and three tabs are exactly the same). Please refer to 5.1.1 Create Quotation section for the details of the key fields and extra info.

In the Insured Interests tab, optional coverage may be added by clicking on the XT icon of Perils/FEAs/Others field.

| Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate |
|--------------------------|----|------------------|--------------------------|-------------|--------------------------|--------------------------|--------------------------|--------------|
| <input type="checkbox"/> | 01 | Building (IND) | <input type="checkbox"/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 |
| <input type="checkbox"/> | 02 | Contents (IND) | <input type="checkbox"/> | 1000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 |

Exit | Previous | Refresh | Continue ➔

Perils/FEA/Other screen will be launched.

The screenshot shows the 'Perils/FEA/Other' screen. At the top, there are fields for Policy (F0000105), Risk (0001), Effective Date (01/07/2012), and Basic Rate (1.000000). Below these are buttons for 'More...', 'Add', and 'Remove'. A large table grid is present, with the first row showing columns for Select, Indicator, Code, Description, Rate(%), Amount, and Premium. The 'Indicator' column dropdown is set to '-Select-'.

Select the Indicator if the additional coverage to be added is for Perils, Fire Extinguishing Appliances (FEA) or Other Clauses. For this document, Perils will be selected.

The screenshot shows the same 'Perils/FEA/Other' screen, but the 'Indicator' dropdown now has 'Perils' selected. The rest of the interface remains the same, including the table grid below.

Click on the Code search icon to select the particular Peril coverage to be added. Code search list will list down items depending on the indicator selected. Items on the screen below are applicable only for Perils.

Select the peril to be added by clicking on the Item hyperlink. For this document, P002 will be selected.

Valid Peril/FEA/Warranty/Clause Code

Session Info | Help | Home | Logout

For Risk Type: FIR | Table T8797

| Item | Description | Short |
|------|---------------------------------|------------|
| P001 | Aircraft Damage Endt (0.005%) | Aircraft |
| P002 | Earthquake & Volcanic (0.010%) | Earthquake |
| P003 | Storm, Tempest Endt (0.015%) | Storm |
| P004 | Flood Endorsement (0.086%) | Flood |
| P008 | Bush/Lalang Fire Endt (0.005%) | Bush |
| P012 | Damage by Falling Tree (0.010%) | Dmg Tree |
| P016 | EIC B (0.056%)- all | EIC B -all |
| P017 | Cold Storage B (0.100%) all | C/Storage |
| P01A | Aircraft Damage Endt (0.008%) | Aircraft |
| P05A | Explosion-I w/o boiler(0.006%) | Expl A |
| P05B | Explosion-I w/boiler(0.008%) | Expl B |

More... Exit Previous Refresh Continue

Selected Code will be reflected with its corresponding description. Note that Rate (%) and Premium Class (last column) are still blank.

Perils/FEA/Other

Session Info | Help | Home | Logout

Policy F0000105 | Risk 0001 | Effective Date 01/07/2012

Rate Basis

| Select | Indicator | Code | Description | Rate(%) | Amount | Prem |
|--------------------------|-----------|------|----------------------|---------|--------|------|
| <input type="checkbox"/> | Perils | P002 | Earthquake & Volcani | | | |

Add Remove | Termination Date

More... Exit Previous Refresh Continue

Click on Refresh and automatically, the rate and premium class setup in the Peril & Clause Rate Table T8797 will be reflected. Click on Continue to return to the Fire New Business Risk screen.

CSC INTEGRAL Admin

Perils/FEA/Other

| Policy F0000105 | Risk 0001 | Effective Date 01/07/2012 | | | | |
|---------------------------------|------------------------|---------------------------------|----------------------|---------|--------|------------------------------------|
| Rate Basis | Basic Rate 1.000000 | | | | | |
| More... | | | | | | |
| Select | Indicator | Code | Description | Rate(%) | Amount | Prem |
| <input type="checkbox"/> Perils | P002 | <input type="button" value=""/> | Earthquake & Volcani | .010000 | | <input type="button" value="FEO"/> |

Add Remove

Termination Date

Session Info | Help | Home | Logout

In the Fire New Business Risk screen, note that the icon in Perils/FEAs/Others was changed to a notes icon. This icon indicates that details are added for that particular field. Click on Continue to proceed.

CSC INTEGRAL Admin

Fire New Business

| Policy FIR F0000105 | Risk 0001 | Attached On 01/07/2012 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|--|---------------------------------|-------------------|--------------------------|--|--------------------------|--|--|----------|---|--|----|----------------|---------------------------------|------------|--------------------------|--------------------------|--------------------------|----------|--------------------------|------|----------------|---------------------------------|------------|--------------------------|---------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|----------|--------------------------|----|----------------|---------------------------------|------------|--------------------------|--------------------------|--------------------------|----------|
| Effective Date 01/07/2012 | Billing Currency SGD | SI Currency SGD At 1.000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rating Flag Automatic | Risk Termination Date | <input type="checkbox"/> Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Situation Adam Road | Business <input type="button" value=""/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Postal Code | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Location</th> <th>Insured Interests</th> <th>Risk SI & Premiums</th> </tr> </thead> <tbody> <tr> <td>Excess <input type="button" value="Select-"/></td> <td>0.00</td> <td>Voluntary Excess Amount or Discount <input type="button" value=""/></td> </tr> <tr> <td>Basic Rate <input type="button" value="Select-"/></td> <td>1.000000</td> <td>Rate Basis <input type="button" value=""/></td> </tr> <tr> <td colspan="3"> <table border="1"> <thead> <tr> <th>Sel</th> <th>SN</th> <th>Interest Insured</th> <th>XT</th> <th>Sum Insured</th> <th>Floater?</th> <th>No Accum</th> <th>FOC?</th> <th>Premium Rate</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>01</td> <td>Building (IND)</td> <td><input type="button" value=""/></td> <td>1500000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.000000</td> </tr> <tr> <td><input type="checkbox"/></td> <td>02</td> <td>Contents (IND)</td> <td><input type="button" value=""/></td> <td>1000000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.000000</td> </tr> </tbody> </table> </td> </tr> </tbody> </table> | | | Location | Insured Interests | Risk SI & Premiums | Excess <input type="button" value="Select-"/> | 0.00 | Voluntary Excess Amount or Discount <input type="button" value=""/> | Basic Rate <input type="button" value="Select-"/> | 1.000000 | Rate Basis <input type="button" value=""/> | <table border="1"> <thead> <tr> <th>Sel</th> <th>SN</th> <th>Interest Insured</th> <th>XT</th> <th>Sum Insured</th> <th>Floater?</th> <th>No Accum</th> <th>FOC?</th> <th>Premium Rate</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>01</td> <td>Building (IND)</td> <td><input type="button" value=""/></td> <td>1500000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.000000</td> </tr> <tr> <td><input type="checkbox"/></td> <td>02</td> <td>Contents (IND)</td> <td><input type="button" value=""/></td> <td>1000000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.000000</td> </tr> </tbody> </table> | | | Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate | <input type="checkbox"/> | 01 | Building (IND) | <input type="button" value=""/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 | <input type="checkbox"/> | 02 | Contents (IND) | <input type="button" value=""/> | 1000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 |
| Location | Insured Interests | Risk SI & Premiums | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Excess <input type="button" value="Select-"/> | 0.00 | Voluntary Excess Amount or Discount <input type="button" value=""/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Basic Rate <input type="button" value="Select-"/> | 1.000000 | Rate Basis <input type="button" value=""/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Sel</th> <th>SN</th> <th>Interest Insured</th> <th>XT</th> <th>Sum Insured</th> <th>Floater?</th> <th>No Accum</th> <th>FOC?</th> <th>Premium Rate</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>01</td> <td>Building (IND)</td> <td><input type="button" value=""/></td> <td>1500000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.000000</td> </tr> <tr> <td><input type="checkbox"/></td> <td>02</td> <td>Contents (IND)</td> <td><input type="button" value=""/></td> <td>1000000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.000000</td> </tr> </tbody> </table> | | | Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate | <input type="checkbox"/> | 01 | Building (IND) | <input type="button" value=""/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 | <input type="checkbox"/> | 02 | Contents (IND) | <input type="button" value=""/> | 1000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 | | | | | | | | | | | | |
| Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | 01 | Building (IND) | <input type="button" value=""/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | 02 | Contents (IND) | <input type="button" value=""/> | 1000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Add Remove

Session Info | Help | Home | Logout

Posted Premium Summary screen will be launched. This screen and its functionalities are exactly the same as the Posted Premium Summary screen in Create Quotation section.

Posted Premium Summary

| Policy FIR F0000105 Fire | Agent 10000093 Acorn Broker | Overriding Agent | Policy Period (From/To) 01/07/2012 30/06/2013 | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------------|--------------------------|--|---------------|---------------|----------|---------------|-------------------|----------|--|---------|-------------------|----------|--|--------|------------------------------------|--------|--|-------|--------------|----------|--|--------|
| Risk Number/Type 0001 Fire | Effective Date 01/07/2012 | Premium Class Count 3 | Agent Type Broker | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Premium Class</th> <th>Gross Premium</th> <th>Discount</th> <th>Extra Charges</th> </tr> </thead> <tbody> <tr> <td>*All Prem Classes</td> <td>25250.00</td> <td></td> <td>1622.06</td> </tr> <tr> <td>FBD Buildings FBD</td> <td>15000.00</td> <td></td> <td>963.60</td> </tr> <tr> <td>FEQ Earthquake & Volcanic Eruption</td> <td>250.00</td> <td></td> <td>16.06</td> </tr> <tr> <td>FCN Contents</td> <td>10000.00</td> <td></td> <td>642.40</td> </tr> </tbody> </table> | | | | Premium Class | Gross Premium | Discount | Extra Charges | *All Prem Classes | 25250.00 | | 1622.06 | FBD Buildings FBD | 15000.00 | | 963.60 | FEQ Earthquake & Volcanic Eruption | 250.00 | | 16.06 | FCN Contents | 10000.00 | | 642.40 |
| Premium Class | Gross Premium | Discount | Extra Charges | | | | | | | | | | | | | | | | | | | | |
| *All Prem Classes | 25250.00 | | 1622.06 | | | | | | | | | | | | | | | | | | | | |
| FBD Buildings FBD | 15000.00 | | 963.60 | | | | | | | | | | | | | | | | | | | | |
| FEQ Earthquake & Volcanic Eruption | 250.00 | | 16.06 | | | | | | | | | | | | | | | | | | | | |
| FCN Contents | 10000.00 | | 642.40 | | | | | | | | | | | | | | | | | | | | |

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

Scroll to the right to view the Premium Due, Commission and Net Premium columns.

Click on each Premium Class to view the details of the premiums and extra charges.

Posted Premium Summary

| Policy FIR F0000105 Fire | Agent 10000093 Acorn Broker | Overriding Agent | Policy Period (From/To) 01/07/2012 30/06/2013 | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------------|--------------------------|--|---------------|-------------|------------|-------------|-------------------|------|----------|---------|----------|-------------------|------|----------|---------|----------|------------------------------------|------|--------|--|--------|--------------|------|----------|---------|---------|
| Risk Number/Type 0001 Fire | Effective Date 01/07/2012 | Premium Class Count 3 | Agent Type Broker | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Premium Class</th> <th>Premium Due</th> <th>Commission</th> <th>Net Premium</th> </tr> </thead> <tbody> <tr> <td>*All Prem Classes</td> <td>2.06</td> <td>26872.06</td> <td>3750.00</td> <td>23122.06</td> </tr> <tr> <td>FBD Buildings FBD</td> <td>3.60</td> <td>15963.60</td> <td>2250.00</td> <td>13713.60</td> </tr> <tr> <td>FEQ Earthquake & Volcanic Eruption</td> <td>8.06</td> <td>266.06</td> <td></td> <td>266.06</td> </tr> <tr> <td>FCN Contents</td> <td>2.40</td> <td>10642.40</td> <td>1500.00</td> <td>9142.40</td> </tr> </tbody> </table> | | | | Premium Class | Premium Due | Commission | Net Premium | *All Prem Classes | 2.06 | 26872.06 | 3750.00 | 23122.06 | FBD Buildings FBD | 3.60 | 15963.60 | 2250.00 | 13713.60 | FEQ Earthquake & Volcanic Eruption | 8.06 | 266.06 | | 266.06 | FCN Contents | 2.40 | 10642.40 | 1500.00 | 9142.40 |
| Premium Class | Premium Due | Commission | Net Premium | | | | | | | | | | | | | | | | | | | | | | | | |
| *All Prem Classes | 2.06 | 26872.06 | 3750.00 | 23122.06 | | | | | | | | | | | | | | | | | | | | | | | |
| FBD Buildings FBD | 3.60 | 15963.60 | 2250.00 | 13713.60 | | | | | | | | | | | | | | | | | | | | | | | |
| FEQ Earthquake & Volcanic Eruption | 8.06 | 266.06 | | 266.06 | | | | | | | | | | | | | | | | | | | | | | | |
| FCN Contents | 2.40 | 10642.40 | 1500.00 | 9142.40 | | | | | | | | | | | | | | | | | | | | | | | |

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

Premium Posting screen will be launched which is the same as Create Quotation Premium Posting screen.

CSC INTEGRAL Admin

Premium Posting

| | | |
|---|------------------------------------|-------------------------------------|
| Policy F0000105 | Risk Number/Type 1 Fire | Attached On 01/07/2012 |
| Effective Date 01/07/2012 | Premium Class FBD Buildings FBD | |
| Sum Insured/Billing Currency SGD SGD | Exchange Rate 1.0000000 | Calculation Method Proportionate |

Premium Due **Net Premium**

| | Annual | Posted |
|---------------------|------------|----------|
| Gross Premium | 15000.00 | 15000.00 |
| Discount | % | |
| Extra Charges Total | 963.60 | 963.60 |
| Premium Due | 15963.60 | 15963.60 |
| Extra Charge | Method | |
| Stamp Duty | Subroutine | 60.00 |
| Bus Tax | Zero rated | 60.00 |
| VAT | Subroutine | 903.60 |
| | | 903.60 |

Session Info | Help | Home | Logout

Exit **Refresh** **Continue ➔**

CSC INTEGRAL Admin

Premium Posting

| | | |
|---|------------------------------------|-------------------------------------|
| Policy F0000105 | Risk Number/Type 1 Fire | Attached On 01/07/2012 |
| Effective Date 01/07/2012 | Premium Class FBD Buildings FBD | |
| Sum Insured/Billing Currency SGD SGD | Exchange Rate 1.0000000 | Calculation Method Proportionate |

Premium Due **Net Premium**

| | Annual | Posted |
|---------------|-------------------------|-----------------------------------|
| Premium Due | 15963.60 | 15963.60 |
| Mgmt Expense | % | |
| Agent Comm To | 10000093 Net 15.00000 % | 2250.00 2250.00 15.00000 % Policy |
| Commission | 15.00000 % | 2250.00 2250.00 15.00000 % |
| | | % |
| Net Premium | 13713.60 | 13713.60 |

Session Info | Help | Home | Logout

Exit **Refresh** **Continue ➔**

Once all the Premium classes are reviewed, click Continue to proceed.

CSC INTEGRAL Admin

Posted Premium Summary

Session Info | Help | Home | Logout

| Policy FIR: F0000105 Fire | Agent 10000093 Acorn Broker | Overriding Agent | Policy Period (From/To) 01/07/2012 30/06/2013 |
|------------------------------------|--------------------------------|--------------------------|--|
| Risk Number/Type 0001 Fire | Effective Date 01/07/2012 | Premium Class Count 3 | Agent Type Broker |
| Risk Attachment On 01/07/2012 | | | |
| Premium Class | Gross Premium | Discount | Extra Charges |
| *All Prem Classes | 25250.00 | | 1679.53 |
| FBD Buildings FBD | 15000.00 | | 1021.07 |
| FEQ Earthquake & Volcanic Eruption | 250.00 | | 16.06 |
| FCN Contents | 10000.00 | | 642.40 |

Exit | Previous | Refresh | Continue ➔

During selection of Reinsurance Method, “Treaty & Facultative RI” was selected. Due to this, Reinsurance details need to be entered.

After Premium Posting Screen, Risk R/I Treaty Details New Business screen will be launched. This is the main reinsurance screen which captures the reinsurance accounts allocation.

CSC INTEGRAL Admin

Risk R/I Treaty Details New Business

Session Info | Help | Home | Logout

| | | | | |
|-------------------------------------|---------------------------------|---|----------------------------|----------------|
| Policy FIR: F0000105 Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 | | |
| Risk Number/Type 0001 Fire | Bill Currency SGD | Treaty Arrangement/Currency Treaty Arrangement-FIR SGD | | |
| Original Sum Insured SGD 2000000 | Original Exposure SI 2000000 | Fronting Company | | |
| LCE Sum Insured SGD 2000000 | LCE Exposure SI 2000000 | R/I Method Treaty & Facultative RI | | |
| Exchange Rate 1.000000 | R/I Ceding Basis Percentage | Limit Code | | |
| | | PML% | | |
| | | 20.00 | | |
| Net Retention | Percent 100.000000 | LCE Amount 2000000 | Original Amount 2000000 | PML% 100.00 |
| Quota Share | TREATY1 50.000000 | | | |
| 1 Surplus Treaty | | | | |
| Gross Retention | | 100.000000 | 2000000 | |
| Government | | | | |
| FAC Proportional | | | | |
| G.A.L. | | 100.000000 | 2000000 | |
| Facultative XOL | | | Total FAC XOL Premium | |
| Total | | 2000000 | 2000000 | |

Exit | Refresh | Continue ➔

Below are the key fields on this screen.

| Field | Description |
|----------------------|---|
| Original Sum Insured | Total Risk Sum Insured in its Original Currency. This is auto-calculated by the system. If there's a Coinsurance, the company's share will be the only one reflected. |

| Field | Description |
|--|--|
| Original Exposure SI | Sum Insured to be reinsured in its Original Currency. If there's a Coinsurance, the company's share will be the only one reflected. |
| LCE Sum Insured | Total Risk Sum Insured converted to its Ledger Currency equivalent. If there's a Coinsurance, the company's share will be the only one reflected. |
| LCE Exposure SI | Sum Insured to be reinsured converted to its Ledger Currency equivalent. If there's a Coinsurance, the company's share will be the only one reflected. |
| Exchange Rate | Sum Insured Exchange Rate. If Original and LCE currencies are the same, value of this field is 1.00, otherwise, exchange rate in Table T3629 will be used. |
| RI Ceding Basis | When ceding reinsurance, the amounts to be ceded to the reinsurer may be calculated using a percentage, an actual amount in either original or local currency equivalent. This field indicates which method of ceding is applied. Use dropdown list to select value. |
| Net Retention Percent | This is the percentage of the risk to be retained by the ceding office. This needs to be entered when RI Ceding Basis selected is Percentage. |
| Net Retention LCE Amount | This is the net retention amount to be retained by the ceding office. This needs to be entered when RI Ceding Basis selected is Ledger Currency Equivalent. |
| Net Retention Original Amount | This is the net retention amount to be retained by the ceding office. This needs to be entered when RI Ceding Basis selected is Original Currency Equivalent. |
| Quota Share | This is the Treaty Quota Share Account applied to this ceding. Auto-defaulted by the system based on the Treaty Arrangement set in Table T4699. This field is non-modifiable. |
| Quota Share Percent | Quota Share percentage in which default value is based on the setup in Treaty Details. |
| 1 st Surplus Treaty | The Surplus Treaty Account applied to this ceding. Auto-defaulted by the system based on the Treaty Arrangement set in Table T4699. Since six Surplus Accounts may be added, a '+' icon will appear if more than one Surplus Account is setup in the Treaty Arrangement. This would show the 2 nd to 6 th Surplus Treaty account and percentage. This field is non-modifiable. |
| 1 st Surplus Treaty Percent | Surplus percentage in which default is based on the setup in Treaty Details. |
| 1 st Surplus Treaty LCE Amount | This is the Surplus Treaty amount in LCE calculated by the system based on the 1 st Surplus Treaty Percent. This needs to be entered manually when RI Ceding Basis selected is Ledger Currency Equivalent. |
| 1 st Surplus Treaty Original Amount | This is the Surplus Treaty amount in Original currency calculated by the system based on the 1 st Surplus Treaty Percent. This needs to be entered manually when RI Ceding Basis selected is Original Currency Equivalent. |

| Field | Description |
|----------------------------------|---|
| Gross Retention Percent | This is the percentage of the risk to be retained by the ceding office. This is auto-calculated by the system i.e. Net Retention + Surplus percentage. |
| Gross Retention LCE Amount | This is the gross retention amount in LCE calculated by adding Net Retention LCE Amount + Surplus Treaty LCE Amount. This needs to be entered manually when RI Ceding Basis selected is Ledger Currency Equivalent. |
| Gross Retention Original Amount | This is the gross retention amount in Original currency calculated by adding Net Retention Original Amount + Surplus Treaty Original Amount. This needs to be entered manually when RI Ceding Basis selected is Original Currency Equivalent. |
| Government | Government Treaty Account to be attached to this ceding. Auto-defaulted by the system based on the Treaty Arrangement set in Table T4699. This field is non-modifiable. |
| Government Percent | Government percentage in which default value is based on the setup in Treaty Details. |
| Government LCE Amount | This is the Government amount in LCE calculated by the system based on the Government Percent. This needs to be entered manually when RI Ceding Basis selected is Ledger Currency Equivalent. |
| Government Original Amount | This is the Government amount in Original currency calculated by the system based on the Government Percent. This needs to be entered manually when RI Ceding Basis selected is Original Currency Equivalent. |
| FAC Proportional Percent | Facultative Proportional percentage which needs to be entered manually when applicable. |
| FAC Proportional LCE Amount | This is the Facultative Proportional amount in LCE calculated by the system based on the Facultative Proportional Percent entered. This needs to be entered manually when RI Ceding Basis selected is Ledger Currency Equivalent. |
| FAC Proportional Original Amount | This is the Facultative Proportional amount in Original Currency calculated by the system based on the Facultative Proportional Percent entered. This needs to be entered manually when RI Ceding Basis selected is Original Currency Equivalent. |
| Facultative XOL LCE Amount | This is the Facultative Excess of Loss amount in LCE which needs to be entered manually when applicable. This needs to be entered manually when RI Ceding Basis selected is Ledger Currency Equivalent. |
| Facultative XOL Original Amount | This is the Facultative Excess of Loss amount in Original currency which needs to be entered manually when applicable. This needs to be entered manually when RI Ceding Basis selected is Original Currency Equivalent. |
| Total FAC XOL Premium | The total premium payable to the Facultative Excess of Loss reinsurer for the facultative agreement. |
| Total LCE Amount | The sum of all LCE amounts. This should be equal to the LCE Exposure SI. |

| Field | Description |
|-----------------------|--|
| Total Original Amount | The sum of all Original amounts. This should be equal to the Original Exposure SI. |

For this document, aside from the Quota Share that was setup in the Treaty Arrangement, ceding will be done to Facultative Proportional and Facultative XOL accounts as well. Since Facultative XOL will be entered, RI Ceding cannot be on a percentage basis. Instead, Original Currency Equivalent will be used.

Enter the Original Amounts for Net Retention, Facultative Proportional, Facultative XOL and Total FAC XOL Premium. Note that Total Original Amount should be equal to the Original Exposure SI. Click on Refresh to check if the totals are correct and to ensure that all mandatory details are filled in. Click on Continue to proceed.

| | Percent | LCE Amount | Original Amount | PML% |
|------------------|-------------|------------|-----------------|-----------------------|
| Net Retention | 68.4210527 | 1300000 | 1300000 | 100.00 |
| Quota Share | 50.0000000 | | | 100.00 |
| Surplus Treaty | | | | |
| Gross Retention | 68.4210527 | 1300000 | 1300000 | |
| Government | | | | |
| FAC Proportional | 31.5789473 | 600000 | 600000 | |
| G.A.L | 100.0000000 | 1900000 | 1900000 | |
| Facultative XOL | | 100000 | 100000 | Total FAC XOL Premium |
| Total | | 2000000 | 2000000 | |

Since there's a ceding to Facultative Proportional reinsurance, accounts should be set with their respective ceding %. This information is to be set in the FAC Proportional New Business screen.

FAC Proportional screen consists of a main screen and two tabs (Fac RI Summary and By Reinsurer).

The Fac RI Summary tab provides the limit and facultative proportional cession in a glance.

CSC INTEGRAL Admin

FAC Proportional New Business

Session Info | Help | Home | Logout

| | | |
|---|-----------------------------------|--------------------------------------|
| Policy FIR: F0000105 Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD | RI Method Treaty & Facultative RI |
| Ceding Basis Original Currency | Exchange Rate 1.0000000 | LCE Ceded SI |
| Fac Ceded % 31.5789473 | Original Ceded SI SGD 600000 | SGD 600000 |
| Fac RI Summary By Reinsurer | | |
| Gross Acceptance Limit | | Facultative Proportional Cession |
| Sum Insured Percentage | 100.0000000 | 31.5789473 |
| SI in Original Ccy SGD | 1900000 | 600000 |
| SI in Local Ccy Equiv SGD | 1900000 | 600000 |
| Exchange Rate 1.0000000 | | |

Functions

Extra Info

Exit Previous Refresh Continue

By Reinsurer tab is where the Facultative Proportional account and its respective ceding % is entered.

CSC INTEGRAL Admin

Fac Proportional New Business

Extra Info

Functions

Session Info | Help | Home | Logout

| | | |
|-----------------------------------|---------------------------------|--------------------------------------|
| Policy FIR F0000105 Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD | RI Method Treaty & Facultative RI |
| Ceding Basis Original Currency | Exchange Rate 1.000000 | |
| Fac Ceded % 31.5789473 | Original Ceded SI SGD 600000 | LCE Ceded SI SGD 600000 |

Fac RI Summary **By Reinsurer**

| Sel | Reinsurer Account | Sum Insured % | Sum Insured (LCE) | Sum Insured (Orig.) |
|--|-----------------------|---------------|-------------------|---------------------|
| | Broker's Reference | Premium % | Premium (LCE) | Premium (Orig.) |
| <input type="checkbox"/> | 10000096 Acorn FAC RI | 31.5789473 | 600000 | 600000 |
| <input type="button" value="Add"/> <input type="button" value="Remove"/> | | | | |
| Total Facultative RI | | 31.5789473 | 600000 | 600000 |

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

Scroll to the right to enter other mandatory fields.

Mandatory fields:

Below are the mandatory fields in the By Reinsurer tab

| Field | Description |
|-------------------|--|
| Reinsurer Account | The Facultative Reinsurer account. This may be type din manually or click on the search icon to scroll through the list of accounts. |
| Sum Insured % | The ceding % of the Facultative Reinsurer account. If there are more than one account, Total Sum Insured % should be equal to the Fac Ceded % field in the main screen area. |
| Sum Insured LCE | The proportion of the Total Facultative Reinsurance amount which is being ceded to this particular reinsurer, expressed in terms of Local Currency Equivalent. Entry in this field must not be zero and less than the LCE Ceding SI. |
| Sum Insured Orig | The proportion of the Total Facultative Reinsurance amount which is being ceded to this particular reinsurer, expressed in terms of Original Currency. Entry in this field must not be zero and less than the Original Ceding SI. |
| Cede On | Indicates whether cessions to the reinsurers are to be carried out based on Gross or Net figures. Use dropdown list to select value. |

Once all mandatory details are entered, click on Continue to proceed.

Since the policy also has some ceding to Facultative XOL, facultative excess of loss account and amounts need to be entered. Information is to be set using Risk R/I Fac XOL screen which consist of a main screen and two tabs (Sum Insured and Total Premiums).

Sum Insured tab consists of the limits and premiums in a glance.

Risk R/I - Fac XOL

| | | | | | | | | | | | |
|---|-----------------------------------|--|--------|----------------------------|---------------------------------|-----------------|--------|--------|-----------------------|--|--|
| Policy FIR F0000105 Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 | | | | | | | | | |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 | | | | | | | | | |
| R/I Method 1 | R/I Ceding Basis 0 | | | | | | | | | | |
| <input type="button" value="Sum Insured"/> <input type="button" value="Total Premiums"/> | | | | | | | | | | | |
| <table border="1"> <tr> <td>G.A.L.</td> <td>Sum Insured LCE 1900000</td> <td>Sum Insured Original 1900000</td> </tr> <tr> <td>Facultative XOL</td> <td>100000</td> <td>100000</td> </tr> <tr> <td>Total Fac Xol Premium</td> <td></td> <td></td> </tr> </table> | | | G.A.L. | Sum Insured LCE 1900000 | Sum Insured Original 1900000 | Facultative XOL | 100000 | 100000 | Total Fac Xol Premium | | |
| G.A.L. | Sum Insured LCE 1900000 | Sum Insured Original 1900000 | | | | | | | | | |
| Facultative XOL | 100000 | 100000 | | | | | | | | | |
| Total Fac Xol Premium | | | | | | | | | | | |

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

Total Premiums tab is where the Facultative XOL account is being entered with their respective ceding amounts.

Risk R/I - Fac XOL

| Policy FIR F0000105 Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 | | | | | | |
|--|-----------------------------------|--|---------|---------|---------------|----------|---------|---------|
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 | | | | | | |
| R/I Method 1 | R/I Ceding Basis 0 | | | | | | | |
| <input type="button" value="Sum Insured"/> <input type="button" value="Total Premiums"/> | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Account</th> <th>Premium</th> <th>LCE Deduction</th> </tr> </thead> <tbody> <tr> <td>10000097</td> <td>1000.00</td> <td>1900000</td> </tr> </tbody> </table> | | | Account | Premium | LCE Deduction | 10000097 | 1000.00 | 1900000 |
| Account | Premium | LCE Deduction | | | | | | |
| 10000097 | 1000.00 | 1900000 | | | | | | |
| Total 1000.00 <input type="button" value="Add"/> <input type="button" value="Remove"/> | | | | | | | | |

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

Scroll to the right to enter other mandatory fields.

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured **Total Premiums**

| Account | Org Deduction | Org Upper | Commis |
|----------|---------------|-----------|--------|
| 10000097 | 1500000 | 2500000 | |

Total: 1000.00

Add Remove

Exit Previous Refresh Continue

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured **Total Premiums**

| Account | Gross/Net | OCP | Brokers Reference |
|----------|--|-----|-------------------|
| 10000097 | <input type="radio"/> Gross <input checked="" type="radio"/> Net | | |

Total: 1000.00

Add Remove

Exit Previous Refresh Continue

Mandatory fields:

Below are the mandatory fields in the Total Premiums tab

| Field | Description |
|---------|--|
| Account | The Facultative XOL Reinsurer account. This may be typed in manually or click on the search icon to scroll through the list of accounts. |
| Premium | The total premium payable to the Facultative Excess of Loss reinsurer for the facultative agreement. This must be the same as the Total Fac XOL Premium field. |

| Field | Description |
|--------------------|---|
| LCE Deduction | This field is mandatory when the RI Ceding Basis is Local Currency Equivalent. This amount must be greater than the Gross Acceptance Limit (GAL) amount for the first Fac XOL account entered and greater than the preceding Upper Limit Amount for subsequent Facultative XOL accounts. |
| LCE Upper | This field is mandatory when the RI Ceding Basis is Local Currency Equivalent. This amount must be greater than the LCE Deduction amount. |
| Original Deduction | This field is mandatory when the RI Ceding Basis is Original Currency Equivalent. This amount must be greater than the Gross Acceptance Limit (GAL) amount for the first Fac XOL account entered and greater than the preceding Upper Limit Amount for subsequent Facultative XOL accounts. |
| Original Upper | This field is mandatory when the RI Ceding Basis is Original Currency Equivalent. This amount must be greater than the Original Deduction amount. |
| Gross/Net | Indicates whether cessions to reinsurers are to be carried out based on Gross or Net figures. |

Once all Reinsurance details are completed, click on Continue to proceed.

Work with Unissued Contract will be launched. Policy may be saved first by clicking on the Continue button if it is not yet ready for issuance. Otherwise, click on Issue Policy hyperlink to issue the policy.

The screenshot shows the 'Work with Unissued Contract' page. On the left, there's a sidebar with 'Extra Info' and 'Functions' sections. The main area has tabs for 'View', 'Create Risk', 'Issue Policy', 'Gross Premium', 'Ceded Premium', 'Instalments', 'RI Instalments', and 'Draft Print'. Below these tabs is a table with columns: Risk Number, Risk Type, RI Method, Reference, and Attach. One row is visible with Risk Number 1, Risk Type Fire, RI Method 1 - Treaty & Facultative RI, and Reference 010. At the bottom, there are 'Exit' and 'Continue' buttons.

Issue New Business screen will be launched. Select the documents to be printed by using the dropdown list available per document. Click on Continue to proceed.

New Policy Submenu screen will be launched and message of successful issuance of policy with the policy number will be written in the Messages panel of the screen. Policy status will be In Force (IF) and selected documents will be generated.

5.5 Delete Unissued Policy

There are times when an underwriter finds that an unissued new business record is completely not correct and must be deleted.

In the New Policy Submenu, Delete Unissued Policy action will handle this scenario. This option will delete the policy header record and its respective records for risk, premium, reinsurance, and extra info.

An important note though that once the unissued policy is deleted, it will be physically removed and would never be reinstated or retrieved back. The Policy

Number will be returned to the allocation number table/file and system will allocate this returned number for the next new business creation transaction.

To delete an unissued policy, enter the Policy Number manually or click on search icon to select the policy by selecting the policy owner. Choose Delete Unissued Policy action and click on Continue to proceed.

Delete Unissued Policy screen will appear. This is a screen where Confirm checkbox is ticked to confirm the deletion of record. After checking the Confirm checkbox, click on Continue button to proceed.

New Policy Submenu will be launched and a successful deletion message of the policy will be written in the Messages panel.

5.6 Clone Policy

There are instances when a new policy to be created is very similar to an existing policy. Clone Policy function in the New Policy Submenu is available to minimise the effort involved in creating the new policy.

Policy Clone will copy all header, risk, premiums, reinsurance and extra info of an existing policy to a new policy.

To clone an existing policy, enter the Policy Number manually or click on search icon to select the policy by selecting the policy owner. Enter the Effective Date which will automatically reflect as the Inception Date of the new policy. Choose Clone Policy action and click on Continue to proceed. Note that only existing policies with In Force (IF) or Pending New Business (PN) status may be cloned.

New Business policy header screen will be launched and new Policy Number will be generated by the system. Enter the Expiry Date of the new policy.

Take note of the Replaces Document field which reflects the policy number of the policy being copied and the Cross Ref Type which defaults to Clone Policy value.

Header record may be reviewed and changed at this time or alternatively, changes may be done using Work With Unissued Policy action. Click on Continue to proceed.

New Business

| | | |
|--|--|-------------------------------------|
| Policy FIR F0000077 Fire | Service Branch Head Office | Original Inception 01/01/2013 |
| Policy Status Pending New Business | Inception Date 01/01/2013 | Expiry Date 31/12/2013 |
| Policy Owner 50000434 Acorn Pte. Ltd. | Renewal Type Midnight Renewals | Proposal Date/Time 01/06/2012 |
| <input type="button" value="Agent"/> <input type="button" value="Details-1"/> <input type="button" value="Details-2"/> | | |
| Servicing Staff ABC Staff | Staff Department Personal Lines & SME | Campaign Select |
| Agent 10000093 Acorn Pte. Ltd. | Agent Type Broker | Commission Type Gross Commission |
| Master Policy Select | Bulk Book <input type="radio"/> Yes <input checked="" type="radio"/> No | Replaces Policy |
| Replaces Document F0000101 | Cross Ref Type Clone Policy | |

Exit Refresh Continue ➔

Clone Policy screen will be launched. This is a screen where Confirm checkbox is ticked to confirm the cloning of policy. After checking the Confirm checkbox, click on Continue to proceed.

Clone Policy

| | |
|------------------------------------|--|
| Policy Number F0000077 FIR Fire | Contract Owner 50000434 Acorn Pte. Ltd. |
| Inception Date 01/01/2013 | Expiry Date 31/12/2013 |
| Agent 10000093 Acorn Pte. Ltd. | Branch Head Office |
| Currency SGD | Payment Plan Direct |
| Policy Cloned F0000101 | Confirm <input checked="" type="checkbox"/> |

Exit Previous Refresh Continue ➔

New Policy Submenu will be launched and message of successful cloning with the new policy number will be written in the Messages panel. The policy status of the new policy is Pending New Business (PN).

The screenshot shows the INTEGRAL Admin software interface. At the top, there is a header bar with the CSC logo, the title 'INTEGRAL Admin', and links for 'Session Info | Help | Home | Logout'. On the left, a vertical 'Main Menu' is displayed with various options like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. Below the main menu is a 'Messages' section containing the message 'Clone Policy F0000077 Create'. The central part of the screen is titled 'New Policy' and contains two sections: 'Input' and 'Actions'. The 'Input' section includes fields for 'Policy Number' (with a magnifying glass icon), 'Effective Date' (with a calendar icon), and 'Policy Type' (a dropdown menu showing 'Select'). The 'Actions' section contains several radio button options: 'Create New Policy', 'Work With Unissued Policy', 'Convert Cover Note', 'Convert Quotation', 'Delete Unissued Policy', and 'Clone Policy'. A 'Continue ➔' button is located at the bottom right of the 'Actions' section.

6. Policy Administration Transactions

After a policy has been issued, there may be changes or other policy administrations that need to be done for the policy. These other administration transactions will be discussed in this section.

6.1 Endorsement

The Endorsement function is used when a change in the policy details is required during the term of cover. Endorsement can be financial or non-financial and it is always processed with an effective date. Financial endorsement such as change in coverage details or risk termination may result in additional premium or return premium depending on the nature of change in conjunction with the premium already billed. Sometimes, a statistical change in, say, a typing error in the text or omission may not affect the premium calculation. Back-dated endorsement or out of sequence endorsement can be processed if needed.

Every update action on an endorsement will cause an audit record to be written to a batch. Similarly, at issue time any financial transactions will be written to a batch. It is important to remember that a contract can only have one pending endorsement at once. It cannot have an endorsement if there is a pending renewal nor has a renewal status of 'AR', 'RR', 'MR', 'FR' or 'SR'.

Below is the Policy Endorsement Submenu screen. This may be accessed by selecting "Underwriting" in the Main Menu and "Endorsement" option.

The screenshot shows the 'Policy Endorsement Submenu' page. At the top left is the 'Main Menu' with various options like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The top right has links for Session Info, Help, Home, and Logout. The main area is titled 'Policy Endorsement Submenu'. It contains two input fields: 'Policy Number' and 'Effective Date'. Below these are two radio buttons under the heading 'Actions': ' Create Endorsement' and ' Work With Unissued Endorsement'. At the bottom right is a 'Continue' button.

6.1.1 Financial Endorsement – Increase Sum Insured

This is a type of endorsement that involves changes in premium (whether addition or return).

Policy Number must be entered either manually or by using the search icon. Effective Date of the Endorsement is a mandatory entry as well. Select Create Endorsement as the action and click on Continue button.

The screenshot shows the 'Policy Endorsement Submenu' screen. The left sidebar lists various administrative functions. The main area has 'Input' fields for 'Policy Number' (F0000105) and 'Effective Date' (01/07/2012). Below these are 'Actions' buttons for 'Create Endorsement' (selected) and 'Work With Unissued Endorsement'. A 'Continue' button is at the bottom.

Endorsement header screen will be launched and policy status at this moment is Pending Endorsement (PE). The header screen contains latest header information as at the Effective Date entered. Reason why the policy is being endorsed must be entered using the dropdown field in the Reason field. For this document, Increase of Sum Insured will be used to show a financial endorsement. After entering the Reason, Endorsement Notes must be entered by clicking on the Endorsement hyperlink in the Extra Info panel.

The screenshot shows the 'Endorsement' screen. The left sidebar has 'Endorsement' selected under 'Extra Info'. The main area displays policy details (FIR F0000105 Fire), service branch (Head Office), and original inception date (01/07/2012). It also shows the reason for endorsement ('Increase Sum Insured'), endorsement number (001), effective date (01/07/2012), expiry date (30/06/2013), policy owner (5000449 FNC Entertainment), renewal type (Midnight Renewals), proposal date/time (01/07/2012), and renewal number (PQR). Agent information (ABC Staff, 100000993 Acorn Plc. Ltd), staff department (Personal Lines & SME), agent type (Broker), campaign (Select), and commission type (Gross Commission) are also listed. Buttons at the bottom include 'Exit', 'Previous', 'Refresh', and 'Continue'.

Endorsement Note captures free-format text description relating to the endorsement. Texts may be written in either the Notes or Reference tab. All texts entered in the Notes tab will be printed in the Endorsement document while Reference tab is for internal use only. Click on Continue after entering the endorsement notes.

System will return to the Endorsement header screen. Note that Endorsement Note hyperlink in the Extra Info panel has a notes icon indicating that detail relating to this option has been entered. Click on Continue to proceed with the transaction.

Work with Unissued Endorsement screen will be launched. As this document will use Increase of Sum Insured to show financial endorsement, select the existing risk and click on View button below the table to launch the Risk screen.

| Risk Number | Risk Type | Reinsurance Method | Reference | Attach |
|-------------|-----------|-----------------------------|-----------|--------|
| 1 | Fire | 1 - Treaty & Facultative RI | 01/0 | |

In the Risk Details screen, click on Continue to proceed.

Below are the Sum Insured before the change.

Fire Endorsement Create

| Interest Insured | Sum Insured |
|------------------|-------------|
| Building (IND) | 1500000.00 |
| Contents (IND) | 1000000.00 |
| Select----- | 0.00 |

Increase the Sum Insured of one or both of the Interest Insured. Below sample is an increase of Contents (IND) Sum Insured to 1,500,000. Click on Refresh to recalculate premiums or just click on Continue button to proceed.

Fire Endorsement Create

| Interest Insured | Sum Insured |
|------------------|-------------|
| Building (IND) | 1500000.00 |
| Contents (IND) | 1500000.00 |
| Select----- | 0.00 |

Posted Premium Summary screen will be launched. Note that only the Contents Premium Class and the perils attached to it has premiums and extra charges calculated. These are additional premiums to be collected since there's an increase of Sum Insured. If for example the endorsement is a decrease in Sum Insured, negative premium amounts will be shown here.

The screenshot shows the 'Posted Premium Summary' page from the CSC INTEGRAL Admin system. The page includes fields for Policy (FIR F0000105, Fire), Agent (10000093, Acorn Broker), and Overriding Agent. It also shows Risk Number/Type (0001, Fire), Effective Date (01/07/2012), Premium Class Count (3), and Risk Attachment On (01/07/2012). The main table displays the following data:

| Premium Class | Gross Premium | Discount | Extra Charges |
|------------------------------------|---------------|----------|---------------|
| *All Prem Classes | 5050.00 | | 324.41 |
| FBD Buildings FBD | 50.00 | | 3.21 |
| FEQ Earthquake & Volcanic Eruption | 5000.00 | | 321.20 |
| FCN Contents | | | |

At the bottom, there are links for Exit, Previous, Refresh, and Continue.

Scroll to the right to view the remaining amounts. Click on the premium class hyperlink to view the details of the premium.

The screenshot shows the same 'Posted Premium Summary' page as above, but with a wider table that includes additional columns: Premium Due, Commission, and Net Premium. The data remains the same as the first table:

| Premium Class | Premium Due | Commission | Net Premium |
|------------------------------------|-------------|------------|-------------|
| *All Prem Classes | 5374.41 | 750.00 | 4624.41 |
| FBD Buildings FBD | 53.21 | | 53.21 |
| FEQ Earthquake & Volcanic Eruption | 5321.20 | 750.00 | 4571.20 |
| FCN Contents | | | |

At the bottom, there are links for Exit, Previous, Refresh, and Continue.

In the Premium Posting screen, note that Annual column contains the annualized premium based on the new Sum Insured. The Posted column shows the additional premium calculated based on the new Sum Insured and Effective Date. Since the Effective Date is the same as Inception Date, the posted premium is the increase in premium for the whole policy period. Click on Continue after reviewing both tabs.

Premium Posting

Policy: F0000105 Risk Number/Type: 1 Fire Attached On: 01/07/2012

Effective Date: 01/07/2012 Premium Class: FCN Contents

Sum Insured/Billing Currency: SGD SGD Exchange Rate: 1.000000 Calculation Method: Proportionate

| | Annual | Posted |
|---------------------|------------|---------|
| Gross Premium | 15000.00 | 5000.00 |
| Discount | % | |
| Extra Charges Total | 983.60 | 321.20 |
| Premium Due | 15963.60 | 5321.20 |
| Extra Charge | | |
| Method: | Subroutine | |
| Stamp Duty | 60.00 | 20.00 |
| Bus Tax | Zero rated | |
| VAT | Subroutine | 903.60 |
| | | 301.20 |

Exit Refresh Continue

Premium Posting

Policy: F0000105 Risk Number/Type: 1 Fire Attached On: 01/07/2012

Effective Date: 01/07/2012 Premium Class: FCN Contents

Sum Insured/Billing Currency: SGD SGD Exchange Rate: 1.000000 Calculation Method: Proportionate

| | Annual | Posted |
|---------------|------------------------|---------------------------------|
| Premium Due | 15963.60 | 5321.20 |
| Mgmt Expense | % | |
| Agent Comm To | 10000093 Net 15.00000% | 2250.00 750.00 15.00000% Policy |
| Commission | 15.00000% | 2250.00 750.00 15.00000% |
| Net Premium | 13713.60 | 4571.20 |

Exit Refresh Continue

System will return to Posted Premium Summary screen. Click on Continue to proceed.

| Premium Class | Gross Premium | Discount | Extra Charges |
|------------------------------------|---------------|----------|---------------|
| *All Prem Classes | 5050.00 | | 343.57 |
| FBD Buildings FBD | | | |
| FEQ Earthquake & Volcanic Eruption | 50.00 | | 3.21 |
| FCN Contents | 5000.00 | | 340.36 |

Risk R/I Treaty Details Endorsement Create screen will be launched. Note that since there's a change in Sum Insured, the Sum Insured and Exposure SI amounts increased on this screen as well. However, the Total LCE/Original amounts are still based on the old Sum Insured.

| Percent | LCE Amount | Original Amount | PML% |
|-----------------------|-------------|-----------------|---------|
| 68.4210527 | 1300000 | 1300000 | 100.00 |
| 50.0000000 | | | 100.00 |
| TREATY 1 | | | |
| 1 Surplus Treaty | | | |
| Gross Retention | 68.4210527 | 1300000 | 1300000 |
| Government | | | |
| FAC Proportional | 31.5789473 | 600000 | 600000 |
| G.A.L | 100.0000000 | 1900000 | 1900000 |
| Total FAC XOL Premium | | | |
| | 100000 | 100000 | 1000.00 |
| Total | 2000000 | 2000000 | |

As mentioned, Total Amount should be equal to the Exposure SI. For this document, to make the Total Original Amount equal to the Original Exposure SI, Net Retention Original amount will be adjusted from 1,300,000 to 1,700,000 since there's a difference of 400,000 between the old and new sum insured/exposure amounts. Click Refresh and Total Original Amount will be recalculated. Click on Continue to proceed.

| | Percent | LCE Amount | Original Amount | PML% |
|------------------|-------------|------------|-----------------|---------|
| TREATY1 | 73.9130435 | 1700000 | 1700000 | 100.00 |
| Quota Share | 50.0000000 | | | 100.00 |
| 1 Surplus Treaty | | | | |
| Gross Retention | 73.9130435 | 1700000 | 1700000 | |
| Government | | | | |
| FAC Proportional | 26.0869565 | 600000 | 600000 | |
| G.A.L.L. | 100.0000000 | 2300000 | 2300000 | |
| Total | | 1000000 | 1000000 | 1000.00 |
| | | 2000000 | 2400000 | |

FAC Proportional Endorsement Create screen will be launched. This screen will be automatically adjusted based on the new sum insured/exposure amounts. Click on Continue after checking both tabs.

| | Gross Acceptance Limit | Facultative Proportional Cession |
|------------------------|------------------------|----------------------------------|
| Sum Insured Percentage | 100.0000000 | 26.0869565 |
| SI in Original Ccy | 2300000 | 600000 |
| SI in Local Ccy Equiv | 2300000 | 600000 |
| Exchange Rate | 1.0000000 | |

CSC INTEGRAL Admin

Fac Proportional Endorsement Create

Session Info | Help | Home | Logout

| | | |
|-----------------------------------|------------------------------|---------------------------------------|
| Policy FIR: F0000105 - Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 - Fire | Bill Currency SGD | R/I Method Treaty & Facultative RI |
| Ceding Basis Original Currency | Exchange Rate 1.0000000 | LCE Ceded SI |
| Fac Ceded % 26.0009565 | Original Ceded SI 900 | 600000 |

Fac RI Summary By Reinsurer

| Reinsurer Account | Sum Insured % | Sum Insured (LCE) | Sum Insured (Orig.) |
|-----------------------|---------------|-------------------|---------------------|
| Broker's Reference | Premium % | Premium (LCE) | Premium (Orig.) |
| 10000095 Acorn FAC RI | 26.0009565 | 600000 | 600000 |

Add Remove

Total Facultative RI
31.5709473 600000 600000

Exit Previous Refresh Continue ➔

Risk R/I – Fac XOL screen will be launched.

CSC INTEGRAL Admin

Risk R/I - Fac XOL

Session Info | Help | Home | Logout

| | | |
|--------------------------------|-----------------------------------|--|
| Policy FIR: F0000105 - Fire | Effective Date 01/07/2012 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 - Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured Total Premiums

| | | |
|-----------------------|----------------------------|---------------------------------|
| G.A.L. | Sum Insured LCE 2300000 | Sum Insured Original 2300000 |
| Facultative XOL | 100000 | 100000 |
| Total Fac Xol Premium | | |

Exit Previous Refresh Continue ➔

Scroll to the right to modify amounts.

Risk R/I - Fac XOL

| Account | Premium | LCE Deduction | |
|-----------------------------------|---------|---------------|--|
| <input type="checkbox"/> 10000097 | 1000.00 | 1900000 | |

Total 1000.00

Add Remove

Session Info | Help | Home | Logout

Below is the Org Deduction before changing.

Risk R/I - Fac XOL

| Account | Org Deduction | Org Upper | Commission |
|-----------------------------------|---------------|-----------|------------|
| <input type="checkbox"/> 10000097 | 1900000 | 2500000 | |

Total 1000.00

Add Remove

Session Info | Help | Home | Logout

Change amounts based on the new GAL and Sum Insured amounts. Click on Continue after modification.

| Account | Org Deduction | Org Upper | Commission% |
|----------|---------------|-----------|-------------|
| 10000097 | 2400000 | 3000000 | |

Work with Unissued Endorsement will be launched. Endorsement may be saved first if further review or changes are needed. If the endorsement transaction is to be saved first, the status is still Pending Endorsement (PE). Work With Unissued Endorsement shall be used to revisit and issue the endorsement.

For below sample, Endorsement shall be issued by clicking on the Issue Policy hyperlink.

| Risk Number | Risk Type | RI Method | Reference | Attachments |
|-------------|-----------|-----------------------------|-----------|-------------|
| 1 | Fire | 1 - Treaty & Facultative RI | | 0/0 |

Issue Endorsement screen will appear. Select the documents to be printed by using the dropdown list available per document. Click on Continue to proceed.

System will return to Policy Endorsement Submenu and message of successful endorsement issuance will be written in the Message panel. Policy Status will be In Force (IF) and selected documents will be generated.

Other Financial Endorsements are Addition and Termination of risk, Decrease of Sum Insured, Policy Extension, etc.

6.1.2 Non-Financial Endorsement – Add Clauses

This is a type of endorsement that do not affect premium. Flow of screens is the same as Financial Endorsement.

In the Policy Endorsement Submenu, Policy Number must be entered either manually or by using the search icon. Enter Effective Date of the Endorsement, select Create Endorsement as the action and click on Continue button.

In the Endorsement header screen, Reason field and Endorsement Notes must be entered.

CSC INTEGRAL Admin

Endorsement Note

Session Info | Help | Home | Logout

Policy
FIR F0000105 Fire

Effective Date
01/01/2013

Note Reference

Add Risk Clause

Exit Previous Continue

After entering the Reason and Endorsement Notes, click on Continue button in the Endorsement Header screen.

CSC INTEGRAL Admin

Endorsement

Session Info | Help | Home | Logout

Policy
F0000105 Fire

Service Branch
Head Office

Original Inception
01/07/2012

Reason
Add Clauses

Endorsement No
002

Effective Date
01/01/2013

Inception Date
01/07/2012

Expiry Date
30/06/2013

Policy Status
Pending Endorsement

Renewal Type
Midnight Renewals

Proposal Date/Time
01/07/2012

Renewal No

Agent
Servicing Staff
ABC Staff

Staff Department
Personal Lines & SME

Campaign
Select

Agent
1000093 Acorn Pte. Ltd.

Agent Type
Broker

Commission Type
Gross Commission

Master Policy
Select

Bulk Booking
 Yes NO

Replaces Policy

Replaces Document

Cross Ref Type
Select

Exit Previous Refresh Continue

Select the Risk to be modified by checking on the Risk checkbox and clicking on View button in the Work with Unissued Endorsement screen.

CSC INTEGRAL Admin

Work with Unissued Endorsement

Session Info | Help | Home | Logout

Policy
 Policy Owner: 50000449 FNC Entertainment
 Agent: 10000093 Acorn Plc. Ltd.

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| Risk Number | Risk Type | RI Method | Reference | Attach |
|---------------------------------------|-----------|-----------------------------|-----------|--------|
| <input checked="" type="checkbox"/> 1 | Fire | 1 - Treaty & Facultative RI | | 0/0 |

[View](#) [Gross Premium](#) [Ceded Premium](#)

[Exit](#) [Continue ➔](#)

Click Continue found in the Risk Details screen.

CSC INTEGRAL Admin

Risk Details

Session Info | Help | Home | Logout

Risk Number: 0001 FIR Fire Reinsurance Method: Treaty & Facultative RI

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

Fire Risk screen will be launched. For this document, adding of clauses on risk level will be used as an example of a non-financial endorsement. Click on the Clauses hyperlink in the Extra Info panel.

Risk Clauses screen will be launched. To add clause, click on the Clause Code search icon.

Clauses applicable for the risk type will be listed. One or more clauses may be selected and order of writing clauses may be set by typing the numbers at the Select box. In the sample below, the order of clauses will be Aircraft Damage Endorsement followed by Riot and Strike Endorsement and lastly, Malicious Damage Endorsement. This will be the same order the clauses will be printed in the documents. Click on Continue after selecting the clause(s).

| Select | Description | Code | Short Description |
|-------------------------------------|----------------------------------|------|-------------------|
| <input checked="" type="checkbox"/> | Riot And Strike Endorsement | 001 | EP 001 |
| <input checked="" type="checkbox"/> | Malicious Damage Endorsement | 002 | EP 002 |
| <input checked="" type="checkbox"/> | Aircraft Damage Endorsement | 003 | EP 003 |
| <input type="checkbox"/> | Impact Damage Endorsement | 004 | EP 004 |
| <input type="checkbox"/> | Standard Explosion Endorsement | 005 | EP 005 |
| <input type="checkbox"/> | Water Damage Due To Bursting | 006 | EP 006 |
| <input type="checkbox"/> | Earthquake Windstorm & Flood | 007 | EP 007 |
| <input type="checkbox"/> | Full Flood | 008 | EP 008 |
| <input type="checkbox"/> | Test VARIABLE CLAUSES | ANDY | Andy test |
| <input type="checkbox"/> | Average Clause | CA13 | CA13W |
| <input type="checkbox"/> | Average (85%) Clause | CA14 | CA14W |
| <input type="checkbox"/> | Average Relief (15%) Clause | CA15 | CA15W |
| <input type="checkbox"/> | Awnings Blinds Signs Or Other | CA16 | CA16W |
| <input type="checkbox"/> | Accumulation Of Stocks Clause | CA17 | CA17W |
| <input type="checkbox"/> | Accidental Dring To UIC Pipes Cl | CA18 | CA18W |

Selected clauses will be listed in the Risk Clauses screen using the order set from the previous screen. If there's a need to add more clauses, just click on the Add Clauses hyperlink to launch the list of clauses again. Click on Continue once all the clauses are added.

| Select | Clause Code | Description |
|--------------------------|-------------|------------------------------|
| <input type="checkbox"/> | 003 | Aircraft Damage Endorsement |
| <input type="checkbox"/> | 001 | Riot And Strike Endorsement |
| <input type="checkbox"/> | 002 | Malicious Damage Endorsement |

System will return to the Fire Risk screen. Note that Clauses in the Extra Info has notes icon meaning clauses are added for this risk. Click on Continue to proceed.

Posted Premium Summary screen will be launched. Note that no premiums are calculated since this is a non-financial endorsement. Click on Continue to proceed.

Risk R/I Treaty Details Endorsement Create screen will be launched. Note that there are no changes in the amounts. Click Continue to proceed.

Risk R/I Treaty Details Endorsement Create

| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/01/2013 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|---|-----------------|---------|------------|-----------------|------|---------------|---------|------------|---------|---------|-------------|--|------------|--|---------|------------------|--|--|--|---------|-----------------|--|------------|---------|--|------------|--|--|---------|--|------------------|--|------------|--------|--------|--------|--|-------------|---------|---------|-----------------------|--|--|--|--|-----------------|--|--|--------|--------|-------|--|--|---------|---------|
| Risk Number/Type 0001 Fire | Bill Currency SGD | Treaty Arrangement/Currency Treaty Arrangement-FIR SGD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Original Sum Insured SGD 2400000 | Original Exposure SI 2400000 | Fronting Company | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LCE Sum Insured SGD 2400000 | LCE Exposure SI 2400000 | R/I Method Treaty & Facultative RI | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Exchange Rate 1.0000000 | R/I Ceding Basis Original Currency Equiva | Limit Code PML% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th></th> <th>Percent</th> <th>LCE Amount</th> <th>Original Amount</th> <th>PML%</th> </tr> </thead> <tbody> <tr> <td>Net Retention</td> <td>TREATY1</td> <td>73.9130435</td> <td>1700000</td> <td>1700000</td> </tr> <tr> <td>Quota Share</td> <td></td> <td>50.0000000</td> <td></td> <td>100.000</td> </tr> <tr> <td>1 Surplus Treaty</td> <td></td> <td></td> <td></td> <td>100.000</td> </tr> <tr> <td>Gross Retention</td> <td></td> <td>73.9130435</td> <td>1700000</td> <td></td> </tr> <tr> <td>Government</td> <td></td> <td></td> <td>1700000</td> <td></td> </tr> <tr> <td>FAC Proportional</td> <td></td> <td>26.0869565</td> <td>600000</td> <td>600000</td> </tr> <tr> <td>G.A.L.</td> <td></td> <td>100.0000000</td> <td>2300000</td> <td>2300000</td> </tr> <tr> <td colspan="5">Total FAC XOL Premium</td> </tr> <tr> <td>Facultative XOL</td> <td></td> <td></td> <td>100000</td> <td>100000</td> </tr> <tr> <td>Total</td> <td></td> <td></td> <td>2400000</td> <td>2400000</td> </tr> </tbody> </table> | | | | Percent | LCE Amount | Original Amount | PML% | Net Retention | TREATY1 | 73.9130435 | 1700000 | 1700000 | Quota Share | | 50.0000000 | | 100.000 | 1 Surplus Treaty | | | | 100.000 | Gross Retention | | 73.9130435 | 1700000 | | Government | | | 1700000 | | FAC Proportional | | 26.0869565 | 600000 | 600000 | G.A.L. | | 100.0000000 | 2300000 | 2300000 | Total FAC XOL Premium | | | | | Facultative XOL | | | 100000 | 100000 | Total | | | 2400000 | 2400000 |
| | Percent | LCE Amount | Original Amount | PML% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net Retention | TREATY1 | 73.9130435 | 1700000 | 1700000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Quota Share | | 50.0000000 | | 100.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 Surplus Treaty | | | | 100.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross Retention | | 73.9130435 | 1700000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government | | | 1700000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FAC Proportional | | 26.0869565 | 600000 | 600000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| G.A.L. | | 100.0000000 | 2300000 | 2300000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total FAC XOL Premium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Facultative XOL | | | 100000 | 100000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | | | 2400000 | 2400000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Exit | Refresh | Continue ⇨

FAC Proportional Endorsement Create

| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/01/2013 | | | | | | | | | | | | | | | |
|--|---------------------------------|---------------------------------------|--|------------------------|----------------------------------|------------------------|-------------|------------|--------------------|-------------|--------|-----------------------|-------------|--------|---------------|-----------|--|
| Risk Number/Type 1 Fire | Bill Currency SGD | R/I Method Treaty & Facultative RI | | | | | | | | | | | | | | | |
| Ceding Basis Original Currency | Exchange Rate 1.0000000 | | | | | | | | | | | | | | | | |
| Fac Ceded % 26.0869565 | Original Ceded SI SGD 600000 | LCE Ceded SI SGD 600000 | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th></th> <th>Gross Acceptance Limit</th> <th>Facultative Proportional Cession</th> </tr> </thead> <tbody> <tr> <td>Sum Insured Percentage</td> <td>100.0000000</td> <td>26.0869565</td> </tr> <tr> <td>SI in Original Ccy</td> <td>SGD 2300000</td> <td>600000</td> </tr> <tr> <td>SI in Local Ccy Equiv</td> <td>SGD 2300000</td> <td>600000</td> </tr> <tr> <td>Exchange Rate</td> <td>1.0000000</td> <td></td> </tr> </tbody> </table> | | | | Gross Acceptance Limit | Facultative Proportional Cession | Sum Insured Percentage | 100.0000000 | 26.0869565 | SI in Original Ccy | SGD 2300000 | 600000 | SI in Local Ccy Equiv | SGD 2300000 | 600000 | Exchange Rate | 1.0000000 | |
| | Gross Acceptance Limit | Facultative Proportional Cession | | | | | | | | | | | | | | | |
| Sum Insured Percentage | 100.0000000 | 26.0869565 | | | | | | | | | | | | | | | |
| SI in Original Ccy | SGD 2300000 | 600000 | | | | | | | | | | | | | | | |
| SI in Local Ccy Equiv | SGD 2300000 | 600000 | | | | | | | | | | | | | | | |
| Exchange Rate | 1.0000000 | | | | | | | | | | | | | | | | |

Fac RI Summary | By Reinsurer

Exit | Previous | Refresh | Continue ⇨

FAC Proportional Endorsement Create screen will appear. Note that there are no changes in the amount for both tabs. Click Continue to proceed.

Risk R/I Fac XOL screen will be launched. Note that there are no changes in the amounts for both tabs. Click Continue to proceed.

CSC INTEGRAL Admin

Risk RI - Fac XOL

Session Info | Help | Home | Logout

| | | |
|---|--|--|
| Policy FIR [F0000105 Fire] Risk Number/Type [1 Fire] RI Method [1] | Effective Date 01/01/2013 Bill Currency SGD At 1.000000 RI Ceding Basis [0] | Attachment Date 01/01/2013 Sum Insured currency SGD At 1.000000 |
|---|--|--|

Sum Insured Total Premiums

| Account | Premium | LCE Deduction |
|--|---------|---|
| [10000097] <input type="button" value=""/> | 1000.00 | 2400000 <input type="button" value=""/> |

Total 1000.00

Add Remove

Exit Previous Refresh Continue ➔

CSC INTEGRAL Admin

Risk RI - Fac XOL

Session Info | Help | Home | Logout

| | | |
|---|--|--|
| Policy FIR [F0000105 Fire] Risk Number/Type [1 Fire] RI Method [1] | Effective Date 01/01/2013 Bill Currency SGD At 1.000000 RI Ceding Basis [0] | Attachment Date 01/01/2013 Sum Insured currency SGD At 1.000000 |
|---|--|--|

Sum Insured Total Premiums

| Account | Org Deduction | Org Upper | Commission% |
|--|---------------|---|---------------------------------|
| [10000097] <input type="button" value=""/> | 2400000 | 3000000 <input type="button" value=""/> | <input type="button" value=""/> |

Total 1000.00

Add Remove

Exit Previous Refresh Continue ➔

Work with Unissued Endorsement screen will be launched. Endorsement may be saved first by clicking on Continue. Otherwise, click on Issue Policy hyperlink to issue the endorsement.

CSC INTEGRAL Admin

Work with Unissued Endorsement

Session Info | Help | Home | Logout

| Policy | | Policy Owner | |
|--|-----------|-----------------------------|----------------------------|
| FIR | F0000105 | Fire | 50000449 FNC Entertainment |
| Agent | 10000093 | Acorn Pte. Ltd | |
| View Create Risk Issue Policy Gross Premium Ceded Premium Instalments RI Instalments Draft Print | | | |
| Risk Number | Risk Type | RI Method | Reference |
| 1 | Fire | 1 - Treaty & Facultative RI | 01/0 |

Functions

[Risk By Insured](#)
[Risk By Vehicle](#)

[View](#) [Gross Premium](#) [Ceded Premium](#)

[Exit](#) [Continue](#)

Issue Endorsement screen will be launched. Select the documents to be printed by using the dropdown list available per document. Click on Continue to proceed.

CSC INTEGRAL Admin

Issue Endorsement

Session Info | Help | Home | Logout

| | |
|--|----------------------------|
| Policy | Insured |
| FIR: F0000105 Fire | 50000449 FNC Entertainment |
| Agent | Number of Risks |
| 10000093 Acorn Pte. Ltd | 0001 |
| Number of Copies | Print Certificate |
| 1 | No |
| Print Schedule | Print Signing Slip |
| Immediate | Immediate |
| Print RI Application | |
| Immediate | |
| Update Worst Occupation | |
| Yes | |
| Message | |
| Exit Previous Refresh Continue | |

System will return to Policy Endorsement Submenu and message of successful endorsement issuance will be written in the Message panel. Policy status will be In Force (IF) and selected documents will be generated.

The screenshot shows the INTEGRAL Admin software interface. The top navigation bar includes 'Session Info | Help | Home | Logout'. The left sidebar, under 'Main Menu', lists various administrative functions such as System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPI Master Menu, and SDS Dissections. A 'Messages' panel on the left displays the message 'Endorsement F0000105 issued'. The main content area is titled 'Policy Endorsement Submenu'. It contains an 'Input' section with fields for 'Policy Number' and 'Effective Date'. Below this is an 'Actions' section with two radio button options: 'Create Endorsement' (which is selected) and 'Work With Unissued Endorsement'. At the bottom right of the main area is a 'Continue' button.

6.2 Cancellation and Reinstatement

6.2.1 Cancellation

Contracts with the insurance company may be cancelled for many reasons. For example, a client has a motor insurance contract and decides to sell the vehicle. There is, therefore, no need to continue the insurance, and the client cancels the contract.

The Cancellation function is used when the whole policy is to be cancelled. This can occur at any point during the policy term. Again, the user must enter the date from when the cancellation is to be effective. A contract can only be cancelled if there are no outstanding endorsements or renewals. This is to ensure the integrity of the contract and avoids conflicts in the status of the contract. The cancellation date is entered on the submenu and must be within the inception and renewal dates. Cancellations however cannot be backdated. That is, a cancellation can only be made effective on the latest policy details.

The cancellation function differs slightly from the others, in that it is not possible to leave a cancellation in a pending state. In other words, the cancellation must either be completed or abandoned before the user is allowed to exit the policy details.

During a cancellation, the system requires the user to visit every active risk attached to the policy at the time of cancellation. This is to ensure return premium is computed correctly. As the user passes through the policy details, they will find almost all details are protected (not available for modification), except those directly involved with premium calculation.

Below is the Cancellation Submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “Cancellation” option.

The screenshot shows the INTEGRAL Admin application interface. On the left, a vertical sidebar titled "Main Menu" lists various administrative functions. The "Underwriting" option is highlighted. The main content area is titled "Cancellation Submenu". It contains two input fields: "Policy Number" (with a search icon) and "Effective Date" (with a calendar icon). Below these is a section titled "Actions" containing a radio button labeled "Cancel Policy". At the bottom right of the form is a "Continue" button.

In the Cancellation Submenu, Policy Number must be entered either manually or by using the search icon. Enter Effective Date of the Cancellation, select Cancel Policy as the action and click on Continue button. Note that there are no other actions for Cancellation because as mentioned, this transaction cannot be left pending.

This screenshot shows the same Cancellation Submenu as the previous one, but with specific data entered. The "Policy Number" field contains "F0000105" and the "Effective Date" field contains "01/01/2013". The "Cancel Policy" radio button in the "Actions" section is selected. The "Continue" button at the bottom is visible.

In the Cancellation Header screen, the user must enter the reason for the cancellation of the policy which is similar to endorsement transaction. Endorsement Notes must be entered as well by clicking on the Endorsement Note hyperlink in the Extra Info panel. Note that there are no other fields that can be modified in the header screen except for the Reason field.

Click on Continue after entering the Endorsement Notes.

System will return to the Cancellation header screen. Note that Endorsement Note hyperlink in the Extra Info panel has a notes icon indicating that detail relating to this option has been entered. Click on Continue to proceed with the transaction.

CSC INTEGRAL Admin

Session Info | Help | Home | Logout

Extra Info

- Endn.Note
- Co.Ins
- Experience

Functions

Cancellation

| | | | | | |
|---------------|----------------------------|-----------------|------------|------------------------------|------------|
| Policy | FIR F0000105 Fire | Service Branch | 10 | Original Inception | 01/07/2012 |
| Policy Status | In Force | Inception Date | 01/07/2012 | Expiry Date | 30/06/2013 |
| Policy Owner | 50000449 FNC Entertainment | Renewal Type | M1 | Proposal Date/Time | 01/07/2012 |
| Reason | Cancelled By Insured | Endorsement No. | 003 | Effective Date | 01/01/2013 |
| Renewal No. | | | | <input type="checkbox"/> PQR | |

Agent Details 1 Details 2

| | | | | | |
|-------------------|--|------------------|---|-----------------|---|
| Servicing Staff | 700001 | Staff Department | PSME | Campaign | |
| Agent | 10000093 Acorn Pte. Ltd. | Agent Type | 02 | Commission Type | G |
| Master Policy | <input type="radio"/> Marine <input checked="" type="radio"/> Non Marine | Bulk Booking | <input type="radio"/> Yes <input checked="" type="radio"/> No | Replaces Policy | |
| Replaces Document | | | | | |

Exit Previous Refresh Continue ➔

Visit all risks attached to the policy by selecting the risk and clicking on View button.

CSC INTEGRAL Admin

Session Info | Help | Home | Logout

Extra Info

Work with Cancellation

| | | | |
|--------|--------------------------|--------------|----------------------------|
| Policy | FIR F0000105 Fire | Policy Owner | 50000449 FNC Entertainment |
| Agent | 10000093 Acorn Pte. Ltd. | | |

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| Risk Number | Risk Type | RI Method | Reference | Attach |
|---------------------------------------|-----------|-----------------------------|-----------|--------|
| <input checked="" type="checkbox"/> 1 | Fire | 1 - Treaty & Facultative RI | | 01/0 |

[View](#) [Gross Premium](#) [Ceded Premium](#)

Exit Continue ➔

Risk Details screen will be launched. Click Continue to proceed.

Risk Details

Session Info | Help | Home | Logout

| | |
|------------------------------|---|
| Risk Number 0001 FIR Fire | Reinsurance Method Treaty & Facultative RI |
|------------------------------|---|

Extra Info

Functions

Exit | Previous | Refresh | Continue ➔

Fire Risk screen will be launched. Note that all fields are non-modifiable. Click Continue to proceed.

Fire Cancel Create

Session Info | Help | Home | Logout

| Policy FR F0000105 Fire | Risk 0001 Fire | Attached On 01/07/2012 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---------------------------|---|------------------------------------|-------------------|--------------------|----------|-------------------|-----------|--------------------|---------|--------------|---------------------------|--|------------------------------------|-------------|---------------|--|--------------------------|------------------|------------------------|--|------------|-------------------|-------------------------|--|--------------|-------------------|--|--|-------------------|
| Effective Date 01/01/2013 | Billing Currency SGD | SI Currency SGD At 1.0000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rating Flag Automatic | Risk Termination Date | <input type="checkbox"/> Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Situation Adam Road | Business | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Postal Code [empty] | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <th>Location</th> <th>Insured Interests</th> <th>Risk SI & Premiums</th> <th>Register</th> </tr> <tr> <td>Risk Accumulation</td> <td>Singapore</td> <td>Adam Road - 289863</td> <td>ADAMRG1</td> </tr> <tr> <td>Protected By</td> <td>Sprinkler and Alarm exist</td> <td></td> <td><input type="checkbox"/> Attached?</td> </tr> <tr> <td>Occupied As</td> <td>0001 Business</td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Risk Rating Code</td> <td>1002 Detached Building</td> <td></td> <td>Floor Area</td> </tr> <tr> <td>Construction Type</td> <td>0A Class A Construction</td> <td></td> <td>Hazard Grade</td> </tr> <tr> <td>Related BI Policy</td> <td></td> <td></td> <td>Construction Year</td> </tr> </table> | | | Location | Insured Interests | Risk SI & Premiums | Register | Risk Accumulation | Singapore | Adam Road - 289863 | ADAMRG1 | Protected By | Sprinkler and Alarm exist | | <input type="checkbox"/> Attached? | Occupied As | 0001 Business | | <input type="checkbox"/> | Risk Rating Code | 1002 Detached Building | | Floor Area | Construction Type | 0A Class A Construction | | Hazard Grade | Related BI Policy | | | Construction Year |
| Location | Insured Interests | Risk SI & Premiums | Register | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk Accumulation | Singapore | Adam Road - 289863 | ADAMRG1 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Protected By | Sprinkler and Alarm exist | | <input type="checkbox"/> Attached? | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Occupied As | 0001 Business | | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk Rating Code | 1002 Detached Building | | Floor Area | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Construction Type | 0A Class A Construction | | Hazard Grade | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Related BI Policy | | | Construction Year | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Exit | Previous | Refresh | Continue ➔

CSC INTEGRAL Admin

Fire Cancel Create

Session Info | Help | Home | Logout

| Policy FIR F0000105 Fire | Risk 0001 Fire | Attached On 01/07/2012 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|-------------------------------------|--|---------------------------------|-------------|--------------------------|--------------------------|--------------------------|--------------|----------|------|--------------|--------------------------|----|----------------|---------------------------------|------------|--------------------------|--------------------------|--------------------------|----------|--------------------------|----|----------------|---------------------------------|------------|--------------------------|--------------------------|--------------------------|----------|
| Effective Date 01/01/2013 | Billing Currency SGD | SI Currency SGD At 1.000000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rating Flag Automatic | Risk Termination Date | <input checked="" type="checkbox"/> Free of Charge | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Situation Adam Road | Business | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Postal Code | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Location"/> <input type="button" value="Insured Interests"/> <input type="button" value="Risk SI & Premiums"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Excess 0.00 | Voluntary Excess Amount or Discount | Perils/FEAs/Others | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Basic Rate 1.000000 | Rate Basis | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="More..."/> <table border="1"> <thead> <tr> <th>Sel</th> <th>SN</th> <th>Interest Insured</th> <th>XT</th> <th>Sum Insured</th> <th>Floater?</th> <th>No Accum</th> <th>FOC?</th> <th>Premium Rate</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>01</td> <td>Building (IND)</td> <td><input type="button" value=""/></td> <td>1500000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.010000</td> </tr> <tr> <td><input type="checkbox"/></td> <td>02</td> <td>Contents (IND)</td> <td><input type="button" value=""/></td> <td>1500000.00</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>1.010000</td> </tr> </tbody> </table> | | | Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate | <input type="checkbox"/> | 01 | Building (IND) | <input type="button" value=""/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.010000 | <input type="checkbox"/> | 02 | Contents (IND) | <input type="button" value=""/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.010000 |
| Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | 01 | Building (IND) | <input type="button" value=""/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.010000 | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | 02 | Contents (IND) | <input type="button" value=""/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.010000 | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Exit"/> <input type="button" value="Previous"/> <input type="button" value="Refresh"/> <input type="button" value="Continue →"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Posted Premium Summary screen will be launched. Note that amount fields have negative amounts since this transaction will trigger a return of premium auto-calculated by the system based on the effective date of cancellation.

CSC INTEGRAL Admin

Posted Premium Summary

Session Info | Help | Home | Logout

| Policy FIR F0000105 Fire | Policy Period (From/To) 01/07/2012 30/06/2013 | | | | | | | | | | | | | | | | | | | | |
|---|--|---------------|---------------|----------|---------------|-------------------|-----------|--|---------|-------------------|----------|--|---------|--------------|----------|--|---------|------------------------------------|---------|--|-------|
| Agent 10000093 Acorn Broker | Agent Type Broker | | | | | | | | | | | | | | | | | | | | |
| Overriding Agent | | | | | | | | | | | | | | | | | | | | | |
| Risk Number/Type 0001 Fire | Risk Attachment On 01/07/2012 | | | | | | | | | | | | | | | | | | | | |
| Effective Date 01/01/2013 | | | | | | | | | | | | | | | | | | | | | |
| Premium Class Count 3 | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Premium Class</th> <th>Gross Premium</th> <th>Discount</th> <th>Extra Charges</th> </tr> </thead> <tbody> <tr> <td>*All Prem Classes</td> <td>15025.49-</td> <td></td> <td>901.53-</td> </tr> <tr> <td>FBD Buildings FBD</td> <td>7438.36-</td> <td></td> <td>446.30-</td> </tr> <tr> <td>FCN Contents</td> <td>7438.36-</td> <td></td> <td>446.30-</td> </tr> <tr> <td>FEQ Earthquake & Volcanic Eruption</td> <td>148.77-</td> <td></td> <td>8.93-</td> </tr> </tbody> </table> | | Premium Class | Gross Premium | Discount | Extra Charges | *All Prem Classes | 15025.49- | | 901.53- | FBD Buildings FBD | 7438.36- | | 446.30- | FCN Contents | 7438.36- | | 446.30- | FEQ Earthquake & Volcanic Eruption | 148.77- | | 8.93- |
| Premium Class | Gross Premium | Discount | Extra Charges | | | | | | | | | | | | | | | | | | |
| *All Prem Classes | 15025.49- | | 901.53- | | | | | | | | | | | | | | | | | | |
| FBD Buildings FBD | 7438.36- | | 446.30- | | | | | | | | | | | | | | | | | | |
| FCN Contents | 7438.36- | | 446.30- | | | | | | | | | | | | | | | | | | |
| FEQ Earthquake & Volcanic Eruption | 148.77- | | 8.93- | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Exit"/> <input type="button" value="Previous"/> <input type="button" value="Refresh"/> <input type="button" value="Continue →"/> | | | | | | | | | | | | | | | | | | | | | |

Scroll to the right to view the rest of the amounts. Detailed premium may be viewed by clicking on the premium class hyperlink.

Posted Premium Summary

| Policy FIR F0000105 Fire | Agent 10000093 Acorn Broker | Overriding Agent | Policy Period (From/To) 01/07/2012 30/06/2013 | Agent Type Broker |
|------------------------------------|--------------------------------|----------------------------------|--|----------------------|
| Risk Number/Type 0001 Fire | | Risk Attachment On 01/07/2012 | | |
| Effective Date 01/01/2013 | | | | |
| Premium Class Count 3 | | | | |
| Premium Class | | Premium Due | Commission | Net Premium |
| *All Prem Classes | .53- | 15927.02- | 2231.50- | 13695.52- |
| FBD Buildings FBD | .30- | 7884.66- | 1115.75- | 6768.91- |
| FCN Contents | .30- | 7884.66- | 1115.75- | 6768.91- |
| FEQ Earthquake & Volcanic Eruption | .93- | 157.70- | | 157.70- |

Exit Previous Refresh Continue ↻

Premium Posting

| Policy F0000105 | Risk Number/Type 1 Fire | Attached On 01/07/2012 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|------------------------------------|-------------------------------------|-------------|-------------|---------------|--------------------|--------------------|----------|---|--|---------------------|--|--------|-------------|--|---------|--------------|--------|----------|------------|------------|----------|---------|------------|--|-----|------------|--|--|------------------|-------------------|
| Effective Date 01/01/2013 | Premium Class FBD Buildings FBD | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sum Insured/Billing Currency SGD SGD | Exchange Rate 1.000000 | Calculation Method Proportionate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Premium Due</th> <th>Net Premium</th> </tr> </thead> <tbody> <tr> <td>Gross Premium</td> <td>Annual 15000.00</td> <td>Posted 7438.36-</td> </tr> <tr> <td>Discount</td> <td>%</td> <td></td> </tr> <tr> <td>Extra Charges Total</td> <td></td> <td>900.00</td> </tr> <tr> <td>Premium Due</td> <td></td> <td>446.30-</td> </tr> <tr> <td>Extra Charge</td> <td>Method</td> <td>15900.00</td> </tr> <tr> <td>Stamp Duty</td> <td>Subroutine</td> <td>7884.66-</td> </tr> <tr> <td>Bus Tax</td> <td>Zero rated</td> <td></td> </tr> <tr> <td>VAT</td> <td>Subroutine</td> <td></td> </tr> <tr> <td></td> <td>Annual 900.00</td> <td>Posted 446.30-</td> </tr> </tbody> </table> | | | Premium Due | Net Premium | Gross Premium | Annual 15000.00 | Posted 7438.36- | Discount | % | | Extra Charges Total | | 900.00 | Premium Due | | 446.30- | Extra Charge | Method | 15900.00 | Stamp Duty | Subroutine | 7884.66- | Bus Tax | Zero rated | | VAT | Subroutine | | | Annual 900.00 | Posted 446.30- |
| Premium Due | Net Premium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Gross Premium | Annual 15000.00 | Posted 7438.36- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Discount | % | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Extra Charges Total | | 900.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium Due | | 446.30- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Extra Charge | Method | 15900.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Stamp Duty | Subroutine | 7884.66- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bus Tax | Zero rated | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VAT | Subroutine | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Annual 900.00 | Posted 446.30- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Exit Refresh Continue ↻

CSC INTEGRAL Admin

Premium Posting

Session Info | Help | Home | Logout

| | | |
|---|------------------------------------|-------------------------------------|
| Policy F0000105 | Risk Number/Type 1 Fire | Attached On 01/07/2012 |
| Effective Date 01/01/2013 | Premium Class FBD Buildings FBD | Calculation Method Proportionate |
| Sum Insured/Billing Currency SGC SGC | Exchange Rate 1.0000000 | |

Premium Due **Net Premium**

| | Annual | Posted |
|---------------|------------------------|------------------------------------|
| Premium Due | 15900.00 | 7884.66- |
| Mgmt Expense | | |
| Agent Comm To | 10000093 Net 15.00000% | 2250.00 1115.75- 15.00000% Policy |
| Commission | 15.00000 % | 2250.00 1115.75- 15.00000 % Policy |
| | | |
| Net Premium | 13650.00 | 6768.91- |

Exit Refresh Continue ➔

After checking on the premium details, click Continue to proceed.

CSC INTEGRAL Admin

Posted Premium Summary

Session Info | Help | Home | Logout

| | |
|--------------------------------|--|
| Policy FIR F0000105 Fire | Policy Period (From/To) 01/07/2012 30/06/2013 |
| Agent 10000093 Acorn Broker | Agent Type Broker |
| Overriding Agent | |

| | | | |
|------------------------------------|----------------------------------|----------|---------------|
| Risk Number/Type 0001 Fire | Risk Attachment On 01/07/2012 | | |
| Effective Date 01/01/2013 | | | |
| Premium Class Count 3 | | | |
| Premium Class | Gross Premium | Discount | Extra Charges |
| *All Prem Classes | 15025.49- | | 929.92- |
| FBD Buildings FBD | 7438.36- | | 474.69- |
| FCN Contents | 7438.36- | | 446.30- |
| FEQ Earthquake & Volcanic Eruption | 148.77- | | 8.93- |

Exit Previous Refresh Continue ➔

Risk R/I Treaty Details Cancel Create will be launched. Note that all fields are non-modifiable. Click Continue to proceed.

| | Percent | LCE Amount | Original Amount | PML% |
|------------------|-------------|------------|-----------------|----------------------------------|
| Net Retention | 73.9130435 | 1700000 | 1700000 | 100.00 |
| Quota Share | 50.0000000 | | | 100.00 |
| 1 Surplus Treaty | | | | |
| Gross Retention | 73.9130435 | 1700000 | 1700000 | |
| Government | | | | |
| FAC Proportional | 26.0869565 | 600000 | 600000 | |
| G.A.L | 100.0000000 | 2300000 | 2300000 | |
| Facultative XOL | | 100000 | 100000 | Total FAC XOL Premium 1000.00 |
| Total | | 2400000 | 2400000 | |

FAC Proportional Cancel Create screen will be launched. Note that all fields are non-modifiable in both tabs. Click Continue to proceed.

| | Gross Acceptance Limit | Facultative Proportional Cession |
|------------------------|------------------------|----------------------------------|
| Sum Insured Percentage | 100.0000000 | 26.0869565 |
| SI in Original Ccy | 500 | 2300000 |
| SI in Local Ccy Equiv | SGD | 2300000 |
| Exchange Rate | 1.0000000 | 600000 |

FAC Proportional Cancel Create

| | | |
|-----------------------------------|-----------------------------------|--------------------------------------|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD | RI Method Treaty & Facultative RI |
| Ceding Basis Original Currency | Exchange Rate 1.000000 | |
| Fac Ceded % 26.0869565 | Original Ceded SI SGD 600000 | LCE Ceded SI SGD 600000 |

Fac RI Summary **By Reinsurer**

| Sel | Reinsurer Account | Sum Insured % | Sum Insured (LCE) | Sum Insured (Orig.) |
|----------|--------------------|---------------|-------------------|---------------------|
| | Broker's Reference | Premium % | Premium (LCE) | Premium (Orig.) |
| 10000095 | Acorn FAC RI | 26.0869565 | 600000 | 600000 |

Total Facultative RI

| | | |
|------------|--------|--------|
| 26.0869565 | 600000 | 600000 |
|------------|--------|--------|

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

Risk R/I Fac XOL screen will be launched. Note that all fields are non-modifiable in both tabs. Click Continue to proceed.

Risk R/I - Fac XOL

| | | |
|-----------------------------|----------------------------------|---|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.000000 | Sum Insured currency SGD At 1.000000 |
| RI Method 1 | RI Ceding Basis 0 | |

Sum Insured **Total Premiums**

| | | |
|-----------------------|----------------------------|---------------------------------|
| G.A.L | Sum Insured LCE 2300000 | Sum Insured Original 2300000 |
| Facultative XOL | 100000 | 100000 |
| Total Fac Xol Premium | | |

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

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured Total Premiums

| Account | Premium | LCE Deduction |
|----------|---------|---------------|
| 10000097 | 1000.00 | 2400000 |

Total 1000.00

Add Remove

Exit Previous Refresh Continue ➔

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured Total Premiums

| Account | Org Deduction | Org Upper | Commiss |
|----------|---------------|-----------|---------|
| 10000097 | 2400000 | 3000000 | |

Total 1000.00

Add Remove

Exit Previous Refresh Continue ➔

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| RI Method 1 | RI Ceding Basis 0 | |

Sum Insured Total Premiums

| Account | Gross/Net | OCP | Brokers Reference |
|----------|--|--------------------------|-------------------|
| 10000097 | <input type="radio"/> Gross <input checked="" type="radio"/> Net | <input type="checkbox"/> | |
| Total | 1000.00 | | |
| Add | Remove | | |

Exit Previous Refresh Continue ➔

System will return to Work with Cancellation screen. An asterisk is displayed beside the Risk Number which signifies that the risk has been processed. Cancellation cannot be left pending; hence, cancellation can only be issued or abandoned. Note that once abandoned, all changes will not be saved. Click Issue Policy hyperlink to issue the transaction.

Work with Cancellation

| | |
|-----------------------------------|--|
| Policy FIR F0000105 Fire | Policy Owner 50000449 FNC Entertainment |
| Agent 10000093 Acorn Pte. Ltd. | |

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| | Risk Number | Risk Type | RI Method | Reference | Attachments |
|--------------------------|-------------|-----------|-----------------------------|-----------|-------------|
| <input type="checkbox"/> | * 1 | Fire | 1 - Treaty & Facultative RI | | 01/0 |

View Gross Premium Ceded Premium

Exit Continue ➔

Issue Cancel screen will be launched. Select the documents to be printed by using the dropdown list available per document. Click on Continue to proceed.

System will return to the Cancellation Submenu and message of successful cancellation will be written in the Messages panel. Policy Status will be Cancelled (CA) and selected documents will be printed.

6.2.2 Reinstatement

A cancelled policy may be reinstated whenever necessary since all the information regarding the cancelled policy is still available in the system although the status of the policy is cancelled.

Reinstatement function is a part of the Underwriting functions which revives the details of the cancelled policy which are retained in the system. In all other aspects, the Reinstate function operates in the same way as the Endorsements functions. This lessens the familiarisation required by users, and ensures a consistency of data entry formats and requirements. The 'old' contract number is retained automatically.

This is to ensure consistency of information regarding the policy. Only the status of the contract is reversed to 'IF' (In Force).

The reinstatement function is similar to cancellation such that it is not possible to leave a reinstatement in a pending state. In other words, the reinstatement must either be completed or abandoned before the user is allowed to exit the policy details.

During a reinstatement, the system requires the user to visit every risk attached to the policy at the time of reinstatement. This is to ensure premium is computed correctly. As the user passes through the policy details, they will find almost all details are protected (not available for modification), except those directly involved with premium calculation.

Below is the Reinstatement Submenu screen. This may be accessed by selecting "Underwriting" in the Main Menu and "Reinstatement" option.

The screenshot displays the INTEGRAL Admin software interface. On the left, a vertical sidebar titled 'Main Menu' lists various administrative functions. The 'Underwriting' option is highlighted. The main workspace is titled 'Reinstatement Submenu'. It contains two primary input fields: 'Policy Number' and 'Actions'. The 'Actions' field contains a single option, 'Reinstate'. At the bottom right of the workspace is a 'Continue' button with a right-pointing arrow icon.

In the Reinstatement Submenu, Policy Number must be entered either manually or by using the search icon. Note that there is no Effective Date needed as Reinstatement will reinstate policy as at its Cancellation Effective Date. Select Reinstate action and click on Continue.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Reinstatement Submenu

Input

Policy Number
F0000105

Actions

Reinstate

Continue ➔

During Reinstatement, all fields in the header screen are non-modifiable except for the Reason field. Select the reason field using the dropdown list. Like Endorsement and Cancellation, enter Endorsement Notes by clicking on the Endorsement hyperlink in the Extra Info panel.

CSC INTEGRAL Admin

Extra Info

- Endorsement
- Coinsurance

Functions

Messages

Field must be entered

Endorsement

Policy
FIR F0000105 Fire

Service Branch
Head Office

Original Inception
01/07/2012

Reason
Reinstatement

Endorsement No
004

Effective Date
01/01/2013

Policy Status
In Force

Inception Date
01/07/2012

Expiry Date
30/06/2013

Policy Owner
50000449 FNC Entertainment

Renewal Type
Midnight Renewals

Renewal No
PQR

Agent

| | | |
|-----------------------------------|--|-------------------------------------|
| Servicing Staff ABC Staff | Staff Department Personal Lines & SME | Campaign |
| Agent 10000093 Acorn Pte. Ltd. | Agent Type Broker | Commission Type Gross Commission |

Details-1

Details-2

Master Policy

Bulk Booking
 Yes NO

Replaces Document

Replaces Policy

Cross Ref Type

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

Click on Continue after entering Endorsement Notes.

INTEGRAL Admin

Session Info | Help | Home | Logout

Policy: FR F0000105 Fire Effective Date: 01/01/2013

Note: Reinstate Policy as per Insured's instructions.

Extra Info: Endorsement

Functions: Messages: Load of work area in progress

Exit | Previous | Continue | Refresh

System will return to the header screen. Note that Endorsement Note hyperlink in the Extra Info panel has a notes icon indicating that detail relating to this option has been entered. Click on Continue to proceed with the transaction.

INTEGRAL Admin

Session Info | Help | Home | Logout

Policy: FR F0000105 Fire Service Branch: Head Office Original Inception: 01/07/2012

Reason: Reinstatement Endorsement No: 004 Effective Date: 01/01/2013

Policy Status: In Force Incception Date: 01/07/2012 Expiry Date: 30/06/2013

Policy Owner: 50000449 FNC Entertainment Renewal Type: Midnight Renewals Proposers: ABC Staff

Renewal No: []

Agent: Servicing Staff: ABC Staff Staff Department: Personal Lines & SME Campaign: []

Agent: 10000093 Acorn Pte. Ltd. Agent Type: Broker Commission Type: Gross Commission

Master Policy: [] Bulk Booking: Yes [] NO Replaces Policy: []

Replaces Document: [] Cross Ref Type: []

Exit | Previous | Refresh | Continue | Refresh

Visit all risks attached to the policy by selecting the risk and clicking on View button.

The screenshot shows the 'Work with Reinstatement' interface. At the top, there are fields for Policy (FIR F0000105, Fire), Policy Owner (50000449, FNC Entertainment), and Agent (10000093, Acorn Pte. Ltd.). Below these are navigation links: View, Create Risk, Issue Policy, Gross Premium, Ceded Premium, Instalments, RI Instalments, Draft Print. A table lists one risk:

| | Risk Number | Risk Type | RI Method | Reference | Attach |
|-------------------------------------|-------------|-----------|-----------------------------|-----------|--------|
| <input checked="" type="checkbox"/> | 1 | Fire | 1 - Treaty & Facultative RI | | 01/0 |

At the bottom are buttons for View, Gross Premium, Ceded Premium, Exit, and Continue.

In the Risk Details screen, click Continue to proceed.

The screenshot shows the 'Risk Details' interface. On the left, there are 'Extra Info' and 'Functions' sections. The main area displays the risk details for risk number 0001, which is a FIR Fire risk. The reinsurance method is listed as 'Treaty & Facultative RI'. At the bottom are buttons for Exit, Previous, Refresh, and Continue.

Fire Risk screen will be launched. Note that all fields are non-modifiable. Click Continue to proceed.

Fire Reinstate Create

Policy: FIR F0000105 Fire

Risk: 0001 Fire

Attached On: 01/07/2012

Effective Date: 01/01/2013

Billing Currency: SGD

SI Currency: SGD At: 1.000000

Rating Flag: Automatic

Risk Termination Date:

Situation: Adam Road

Business:

Postal Code:

Location

| | | |
|--|------------------------------|---|
| State: Singapore | Locality: Adam Road - 209883 | Register: ADAMRG1 |
| Protected By: Sprinkler and Alarm exists | | Building Storey: <input type="checkbox"/> |
| Occupied As: 0001 Business | | Floor Area: <input type="checkbox"/> |
| Risk Rating Code: 1002 Detached Building | | Hazard Grade: 01 |
| Construction Type: DA Class A Construction | | Construction Year: 2012 |
| Related BI Policy: <input type="text"/> | | |

Session Info | Help | Home | Logout

Fire Reinstate Create

Policy: FIR F0000105 Fire

Risk: 0001 Fire

Attached On: 01/07/2012

Effective Date: 01/01/2013

Billing Currency: SGD

SI Currency: SGD At: 1.000000

Rating Flag: Automatic

Risk Termination Date:

Situation: Adam Road

Business:

Postal Code:

Location

| | | |
|--------------------------------------|---|--|
| Excess: 0.00 %: <input type="text"/> | Voluntary Excess Amount or Discount: <input type="text"/> | Perils/FEAs/Others: <input type="checkbox"/> |
| Basic Rate: 1.000000 | | |
| Rate Basis: <input type="text"/> | | |

Session Info | Help | Home | Logout

| Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate | |
|--------------------------|----|------------------|--------------------------|-------------|--------------------------|--------------------------|--------------------------|--------------|--|
| <input type="checkbox"/> | 01 | Building (IND) | <input type="checkbox"/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.010000 | <input type="button" value="More..."/> |
| <input type="checkbox"/> | 02 | Contents (IND) | <input type="checkbox"/> | 1500000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.010000 | <input type="button" value="More..."/> |

Session Info | Help | Home | Logout

Posted Premium Summary screen will be launched. Note that amount fields are the positive amounts of the cancellation amounts. This means that whatever premiums that are returned during Cancellation will be added back during Reinstatement.

CSC INTEGRAL Admin

Posted Premium Summary

Session Info | Help | Home | Logout

| | |
|--------------------------------|--|
| Policy FIR F0000105 Fire | Policy Period (From/To) 01/07/2012 30/06/2013 |
| Agent 10000093 Acorn Broker | Agent Type Broker |
| Overriding Agent | |

| | |
|-------------------------------|----------------------------------|
| Risk Number/Type 0001 Fire | Risk Attachment On 01/07/2012 |
| Effective Date 01/01/2013 | |
| Premium Class Count 3 | |

| Premium Class | Gross Premium | Discount | Extra Charges |
|------------------------------------|---------------|----------|---------------|
| *All Prem Classes | 15025.49 | | 929.92 |
| FBD Buildings FBD | 7438.36 | | 474.69 |
| FCN Contents | 7438.36 | | 446.30 |
| FEQ Earthquake & Volcanic Eruption | 148.77 | | 8.93 |

Exit Previous Refresh Continue ➔

Scroll to the right to view the remaining amounts. Premium details may be visited by clicking on the Premium Class hyperlinks.

CSC INTEGRAL Admin

Posted Premium Summary

Session Info | Help | Home | Logout

| | |
|--------------------------------|--|
| Policy FIR F0000105 Fire | Policy Period (From/To) 01/07/2012 30/06/2013 |
| Agent 10000093 Acorn Broker | Agent Type Broker |
| Overriding Agent | |

| | |
|-------------------------------|----------------------------------|
| Risk Number/Type 0001 Fire | Risk Attachment On 01/07/2012 |
| Effective Date 01/01/2013 | |
| Premium Class Count 3 | |

| Premium Class | Premium Due | Commission | Net Premium |
|------------------------------------|-------------|------------|-------------|
| *All Prem Classes | 15955.41 | 2231.50 | 13723.91 |
| FBD Buildings FBD | 7913.05 | 1115.75 | 6797.30 |
| FCN Contents | 7884.66 | 1115.75 | 6768.91 |
| FEQ Earthquake & Volcanic Eruption | 157.70 | | 157.70 |

Exit Previous Refresh Continue ➔

CSC INTEGRAL Admin

Premium Posting

Session Info | Help | Home | Logout

| | | |
|---|------------------------------------|-------------------------------------|
| Policy F0000105 | Risk Number/Type 1 Fire | Attached On 01/07/2012 |
| Effective Date 01/01/2013 | Premium Class FBD Buildings FBD | |
| Sum Insured/Billing Currency SGD SGD | Exchange Rate 1.000000 | Calculation Method Proportionate |

Premium Due **Net Premium**

| | Annual | Posted |
|---------------------|------------|---------|
| Gross Premium | 15000.00 | 7438.36 |
| Discount | % | |
| Extra Charges Total | 954.00 | 474.69 |
| Premium Due | 15954.00 | 7913.05 |
| Extra Charge | Method | |
| Stamp Duty | Subroutine | |
| Bus Tax | Zero rated | |
| VAT | Subroutine | |
| | 954.00 | 474.69 |

Exit **Refresh** **Continue ➔**

CSC INTEGRAL Admin

Premium Posting

Session Info | Help | Home | Logout

| | | |
|---|------------------------------------|-------------------------------------|
| Policy F0000105 | Risk Number/Type 1 Fire | Attached On 01/07/2012 |
| Effective Date 01/01/2013 | Premium Class FBD Buildings FBD | |
| Sum Insured/Billing Currency SGD SGD | Exchange Rate 1.000000 | Calculation Method Proportionate |

Premium Due **Net Premium**

| | Annual | Posted | | | |
|---------------|----------|----------------|---------|---------|-------------------|
| Premium Due | 15954.00 | 7913.05 | | | |
| Mgmt Expense | % | | | | |
| Agent Comm To | 10000093 | Net 15.00000 % | 2250.00 | 1115.75 | 15.00000 % Policy |
| Commission | 15.00000 | % | 2250.00 | 1115.75 | 15.00000 % Policy |
| | | | | | % |
| Net Premium | 13704.00 | 6797.30 | | | |

Exit **Refresh** **Continue ➔**

After checking on the premium details, click Continue to proceed.

Posted Premium Summary

Policy
FIR F0000105 Fire

Agent
10000093 Acorn Broker

Overriding Agent

Risk Number/Type
0001 Fire

Effective Date
01/01/2013

Premium Class Count
3

| Premium Class | Gross Premium | Discount | Extra Charges |
|------------------------------------|---------------|----------|---------------|
| All Prem Classes | 15025.49 | | 929.92 |
| FBD Buildings FBD | 7438.36 | | 474.69 |
| FCN Contents | 7438.36 | | 446.30 |
| FEQ Earthquake & Volcanic Eruption | 148.77 | | 8.93 |

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

Risk R/I Treaty Details Reinstate will be launched. Note that all fields are non-modifiable. Click Continue to proceed.

Risk R/I Treaty Details Reinstate

Policy
FIR F0000105 Fire

Risk Number/Type
0001 Fire

Original Sum Insured
SGD 2400000

LCE Sum Insured
SGD 2400000

Exchange Rate
1.000000

Effective Date
01/01/2013

Bill Currency
SGD

Original Exposure SI
2400000

LCE Exposure SI
2400000

R/I Ceding Basis
Original Currency Equivalent

Attachment Date
01/07/2012

Treaty Arrangement/Currency
Treaty Arrangement-FIR SGD

Fronting Company

R/I Method
Treaty & Facultative RI

Limit Code
PML%

Original Amount
1700000

Percent
73.9130435

PML%
100.00

Net Retention
TREATY1

Quota Share
50.0000000

Original Amount
1700000

PML%
100.00

1 Surplus Treaty

Gross Retention
73.9130435

Original Amount
1700000

PML%
100.00

Government

FAC Proportional
26.0869565

Original Amount
600000

PML%
100.00

G.A.L.
100.0000000

Original Amount
2300000

PML%
100.00

Facultative XOL
Total
100000

Total FAC XOL Premium
1000.00

Original Amount
2400000

PML%
100.00

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

FAC Proportional Reinstate Create screen will be launched. Note that all fields are non-modifiable for both tabs. Click Continue to proceed.

The screenshot shows the 'Fac Proportional Reinstate Create' screen with the 'Fac RI Summary' tab selected. The interface includes a left sidebar with 'Extra Info' and 'Functions' sections, and a top navigation bar with links like 'Session Info', 'Help', 'Home', and 'Logout'.

| Policy | | Effective Date | | Attachment Date | |
|-------------------|------|-------------------|--------|-------------------------|--------|
| FIR: F0000105 | Fire | 01/01/2013 | | 01/07/2012 | |
| Risk Number/Type | | Bill Currency | | RI Method | |
| 1 Fire | | SGD | | Treaty & Facultative RI | |
| Ceding Basis | | Exchange Rate | | | |
| Original Currency | | 1.000000 | | | |
| Fac Ceded % | | Original Ceded SI | | LCE Ceded SI | |
| 26.0869565 | | SGD | 600000 | SGD | 600000 |

Fac RI Summary **By Reinsurer**

| Sum Insured Percentage | | Gross Acceptance Limit | | Facultative Proportional Cession | |
|------------------------|-----|------------------------|--|----------------------------------|--|
| SI in Original Ccy | SGD | 2300000 | | 600000 | |
| SI in Local Ccy Equiv | SGD | 2300000 | | 600000 | |
| Exchange Rate | | 1.000000 | | | |

Buttons at the bottom: Exit, Previous, Refresh, Continue ➔

The screenshot shows the 'Fac Proportional Reinstate Create' screen with the 'By Reinsurer' tab selected. The interface includes a left sidebar with 'Extra Info' and 'Functions' sections, and a top navigation bar with links like 'Session Info', 'Help', 'Home', and 'Logout'.

| Policy | | Effective Date | | Attachment Date | |
|-------------------|------|-------------------|--------|-------------------------|--------|
| FIR: F0000105 | Fire | 01/01/2013 | | 01/07/2012 | |
| Risk Number/Type | | Bill Currency | | RI Method | |
| 1 Fire | | SGD | | Treaty & Facultative RI | |
| Ceding Basis | | Exchange Rate | | | |
| Original Currency | | 1.000000 | | | |
| Fac Ceded % | | Original Ceded SI | | LCE Ceded SI | |
| 26.0869565 | | SGD | 600000 | SGD | 600000 |

Fac RI Summary **By Reinsurer**

| Sel | Reinsurer Account | Sum Insured % | Sum Insured (LCE) | Sum Insured (Orig.) |
|----------|--------------------|---------------|-------------------|---------------------|
| | Broker's Reference | Premium % | Premium (LCE) | Premium (Orig.) |
| 10000095 | Acorn FAC RI | 26.0869565 | 600000 | 600000 |

Total Facultative RI: 26.0869565 600000 600000

Buttons at the bottom: Exit, Previous, Refresh, Continue ➔

Risk R/I Fac XOL screen will be launched. Note that all fields are non-modifiable for both tabs. Click Continue to proceed.

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured Total Premiums

| | | |
|-----------------------|----------------------------|---------------------------------|
| G.A.L. | Sum Insured LCE 2300000 | Sum Insured Original 2300000 |
| Facultative XOL | 100000 | 100000 |
| Total Fac Xol Premium | | |

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured Total Premiums

| Account | Premium | LCE Deduction |
|----------|---------|---------------|
| 10000097 | 1000.00 | 2400000 |

Total: 1000.00

Add | Remove

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured **Total Premiums**

| Account | Org Deduction | Org Upper | Commiss |
|---|---------------|-----------|---------|
| <input type="checkbox"/> 10000097 <input type="button" value="Search"/> | 2400000 | 3000000 | |

Total 1000.00

Add **Remove**

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

Risk R/I - Fac XOL

| | | |
|-----------------------------|-----------------------------------|--|
| Policy FIR F0000105 Fire | Effective Date 01/01/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.0000000 | Sum Insured currency SGD At 1.0000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured **Total Premiums**

| Account | Gross/Net | OCP | Brokers Reference |
|---|--|--------------------------|-------------------|
| <input type="checkbox"/> 10000097 <input type="button" value="Search"/> | <input checked="" type="radio"/> Gross <input type="radio"/> Net | <input type="checkbox"/> | |

Total 1000.00

Add **Remove**

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

System will return to the Work with Reinstatement screen. Note that an asterisk is displayed beside the Risk Number which signifies that the risk has been processed. Reinstatement cannot be left pending; hence, reinstatement can only be issued or abandoned. Note that once abandoned, all changes will not be saved. Click Issue Policy hyperlink to issue the transaction.

CSC INTEGRAL Admin

Work with Reinstatement

Session Info | Help | Home | Logout

Policy
 FIR F0000105 Fire
 Agent 10000093 Acorn Pte. Ltd.

Policy Owner 50000449 FNC Entertainment

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| Risk Number | Risk Type | RI Method | Reference | Attachment |
|-------------|-----------|-----------------------------|-----------|------------|
| 1 | Fire | 1 - Treaty & Facultative RI | | 01/0 |

[View](#) [Gross Premium](#) [Ceded Premium](#)

[Exit](#) [Continue ➔](#)

Issue Reinstate screen will be launched. Select the documents to be printed by using the dropdown list available per document. Click on Continue to proceed.

CSC INTEGRAL Admin

Issue Reinstate

Session Info | Help | Home | Logout

Policy
 FIR F0000105 Fire
 Agent 10000093 Acorn Pte. Ltd.

Insured
 50000449 FNC Entertainment

Number of Risks
 0001

Number of Copies
 1

Print Schedule
 Immediate

Print RI Application
 No

Print Signing Slip
 Immediate

Print VAT Document
 Yes

Message

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

System will return to the Reinstatement Submenu. Policy Status will be In Force (IF).

The screenshot shows the INTEGRAL Admin software interface. The top bar includes the CSC logo, the system name 'INTEGRAL Admin', and links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left, a sidebar titled 'Main Menu' lists numerous administrative functions: System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The main panel is titled 'Reinstatement Submenu'. It contains two sections: 'Input' (with a 'Policy Number' field and a magnifying glass icon) and 'Actions' (with a radio button labeled 'Reinstate'). At the bottom right of the main panel is a 'Continue' button.

6.3 Renewal

The renewal of a policy may involve a number of steps as part of preparation for renewal. These steps can be controlled by the system. The Renewals system provides an efficient framework for the processing of expiring policies, prepares them for invitation to renew and finally either renews or lapses the policy.

The Renewals subsystem provides a combination of batch and on-line functions to automatically control the renewal of policies.

6.3.1 Renewal Controls

Different types of policies may enjoy different renewal cycles. For example, some policies are never renewed – Marine Cargo and Personal Accident Travel. Some policies have risk information indexed and re-rated – Motor Vehicle. So, the user may select during policy creation what kind of renewal process should be carried out during the renewal cycle. This is controlled by the fields called Renewal Control Flags.

The relevant system flags are:

- Policy Status
- Special Attention
- Notice Type
- Notice To
- Renewal Type
- Re-rate Flag
- Payment Plan
- Duration

These flags allow a great degree of user control over the activities of a policy within the renewal cycle. Certain combinations of these flags are invalid and these theoretically should be prevented by the editing within the on-line transaction that created the policy. In most instances, additional validation against invalid combinations will take place during the extract phase, and errors will be reported as required.

Policy Status

The policy status is maintained to indicate the position of a policy within the renewal cycle. This, together with expiry date, represents the primary criteria for extraction of a policy to any of the renewal run types. Upon completion of each critical phase within the renewal cycle, the policy status is updated to indicate completion of that stage and to mark its eligibility for inclusion in subsequent steps.

The policy status codes are defined in the Policy Status Table (T3623). At the time of writing, the codes relevant to renewals are:

- IF In-Force Policy
- PR Pending Renewal
- RR Review Required
- MR Manually Reviewed
- AR Awaiting Renewal
- FR First Reminder Done
- SR Second Reminder Done

Renewal Type

The Renewal Type flag governs a policy's initial eligibility for inclusion in the renewal cycle. If the flag indicates that a particular policy is in fact renewable, then it is also used to determine when within the renewal cycle the policy is renewed and the renewal premium posted.

The Renewal Type flag is controlled by the Renewal Types Table (T4629) and can have the following values:

- 01 Produce Expiry - O/L Renewal
- 02 Non-renewable.
- 03 Auto-Renewable 4.00pm Expiry
- 05 Auto-Renewal 4.00pm Expiry
- M1 Midnight Renewals
- M3 Auto-Renewable Midnight Expiry
- M5 Auto-Renewal Midnight Expiry

Special Attention

The Special Attention flag also referred to as the Renewal flag, indicates what manual attention is required for a policy prior to the production of an expiry notice or a renewal certificate.

The Special Attention Flag is controlled by the Renewal Special Attention Flags Table (T4628) and can have the following values:

- 00 No special attention required.
These policies can pass straight through the renewals system with no manual review of the risk detail or contents.
- 01 Manual review required.
These policies will appear on the policies for manual review report and must be manually verified or reviewed prior to further inclusion in the renewal cycle.
- 02 Declaration required.
These policies require the presentation of a declaration prior to renewal.
- 03 Declaration and manual review required.
These policies will appear on the policies for manual review report and

- must be manually verified or reviewed and presented with a declaration prior to further inclusion in the renewal cycle.
- 04 Renewed but declaration still outstanding.
The onus will be on the user to set this value once a decision is made to renew the policy before the declaration has been received. When the declaration is received, an endorsement must be processed to reset the field to 'Declaration Required' (02) or 'Declaration and Manual Review Required' (03).

Re-Rate Flag

The rating flag 'Automatic' or 'Manual' on the risk screen indicates whether the risk should be automatically rated or manually rated. The 'Flat' rating flag is used for Flat rating. This means the risk has the same mechanism as manual rating at the online risk screen processing but undergoes automatic review like rate flag 'Automatic' during batch renewal. A manually computed flat premium rate input during New Business will be used for subsequent renewal not requiring further manual review or re-rating. Thus the same risk type used in different product can have different risk rating flag without interfering with the re-rating rule for each product.

The method of re-rating for each risk class will be stored at risk class level in the Risk Type Table (T4677). Valid re-rate methods are:

- Method 1. The Gross Premium retrieved from the Annual Premium entry on the premium posting screen. Stamp duty, insured discount, commission and other statutory charges will be calculated automatically as in the on-line premium posting program.
- Method 2. The Gross Premium will be rated and calculated automatically as in the on-line schedule program for the given risk class. Stamp duty, insured discount, commission and other statutory charges will be calculated automatically as in the on-line premium posting programs.
- Method 3. Gross Premium, stamp duty, insured discount and other statutory charges will be retrieved from the Annual Premium entry on the premium posting screen. Agent commission will be calculated automatically as in the on-line premium posting program.
- Blank. No rate method defined, manual rerate expected.

Notice To

This code is reserved for future use. It currently has no effect on renewals processing. The valid codes are stored in the Renewal Notices To Table (T4625).

Notice Type

The Notice Type Flag controls the production of expiry notices, reminder notices, and renewal certificates within the renewal cycle. It dictates whether or not the form in question should be produced and if so, what premium details (if any) are to be printed on it.

The Renewal Notice Types Table (T4626) controls valid Notice Types. The Notice Type flag can have the following values:

| Flag | Description | Expiry Notice | Reminder Notice | Renewal Certificate |
|------|---------------------------------|---------------|-----------------|---------------------|
| 01 | Renewal cert. with prem | N/A | N/A | Premium |
| 02 | Renewal cert. with prem & comm | N/A | N/A | Prem & Comm |
| 03 | Expiry notice with prem. | Premium | N/A | N/A |
| 04 | Expiry/rmnnder notice with prem | Premium | Premium | N/A |
| 05 | Expy/Rmndr/Cert. with prem | Premium | Premium | Premium |
| 06 | Expiry/Rmndr with no prem | No Premium | No Premium | N/A |
| 07 | Expy/Rmndr no prem, Cert prem | No Premium | No Premium | Premium |
| 08 | Expy no prem, Cert. prem | No Premium | N/A | Premium |
| 09 | Expiry Notice/Cert. with prem. | Premium | N/A | Premium |
| 10 | Expy/Rmndr/Cert prem & comm | Prem & Comm | Prem & Comm | Prem & Comm |
| 11 | No notices produced | N/A | N/A | N/A |

Only one format of Expiry Notice with premium details is available in the base system.

Payment Plan

The Payment Plan specifies whether the policy is to be billed in instalments or other payment arrangement. An instalment billed policy must have the Billed To date equal to the Expiry date before it is eligible for renewal. That is, the policy cannot be renewed until it has been fully billed.

Duration

The Duration specifies the renewal duration of a policy. The Renewal Duration Table (T4627) controls the valid renewal durations supported by the system. This period may be 12 months, 6 months or whatever. The system will add the duration to the expiry date to determine the next expiry date for a policy.

6.3.2 Renewal Cycle

This section describes the concept of the renewal cycle. At different insurance companies there are extra requirements which tend to complicate these cycles. It can be difficult then to understand every combination of reports and policy status change. The most effective way to learn these cycles is to start with some simple examples and introduce complexity at a later stage. That is how this section is organised.

It introduces some fairly simple cases to illustrate how the majority of policies are normally processed. The changes of policy status called transitions are important to understand. To assist we present what are called Transition Diagrams.

The other point to understand at this stage is that the timing for each step in cycle is defined by the user. The timings shown in these examples are for illustration purposes only. They indicate a number of weeks relative to the expiry date of the policy. For example Week 6 means six weeks before expiry. Week + 2 mean two weeks after expiry.

6.3.2.1 Basic Automatic Renewal Cycle

Week 6 – Advance Renewal Report

The In Force (IF) policy, will be extracted from the database, and automatically reviewed and re-rated. This information will be printed on the Advanced Renewal List Report (B4196) showing the new premium and any claims which may have been raised during the year.

This report would be given to the underwriting department, or the broker or the agent, to encourage that person to review the policy, risk or premium if required. Note that this is a reporting step only and the policy will not be updated by the system.

Week 4 – Expiry Notice Production

The same policy will be extracted, and automatically reviewed in the same way as was done at week 6. An expiry notice print request is made and the policy information is updated in the database. The policy status is changed to Awaiting Renewal (AR), the new no claim bonus is updated in the risk file and the newly calculated premium is added to the database.

The system will then produce the expiry notice for despatch to the policyholder. In the base system, the expiry notice looks like a policy schedule; however the format of this notice can be altered by each company.

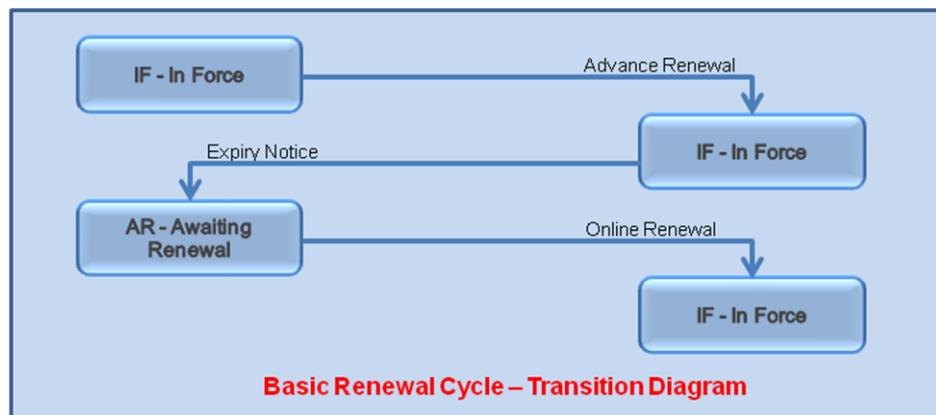
Week 2 – Online Renewal

Assuming the policy holder accepts his invitation to renew, he would send back his acceptance to the insurance company along with any changes he may wish to make. Upon receipt, the user would use the on-line renewal facility to enter these modifications (known as renewal endorsements) and issue the renewal.

On issue, the policy will be updated by having its expiry date advanced for another term, status reset In Force (IF) and the renewal premiums posted to the accounting movements dataset.

At this point, a Renewal Schedule will be printed by the system showing the latest information. The schedule takes the form of a full policy schedule; however, some companies may modify this instead to produce a smaller Renewal Certificate.

The diagram below illustrates the renewal case just described.



6.3.2.2 Manual Renewal Cycle

To illustrate how a manually renewed policy is handled, a second example is presented. This cycle is used by policies marked as requiring manual attention or policies which encountered some kind of error during automatic review.

Week 6 – Manual Review Report

A policy which is marked as requiring manual attention will appear on the Manual Review Report (B4194). This report should be used by the user to manually enter the reviewed renewal premium.

Week 6 to Week 4

The user should use the online Manual Review function to alter the policy and risk and enter the required premium. This prepares the policy with the required information to produce the expiry notice. On completion of the manual review, the policy status is updated to Manually Reviewed (MR).

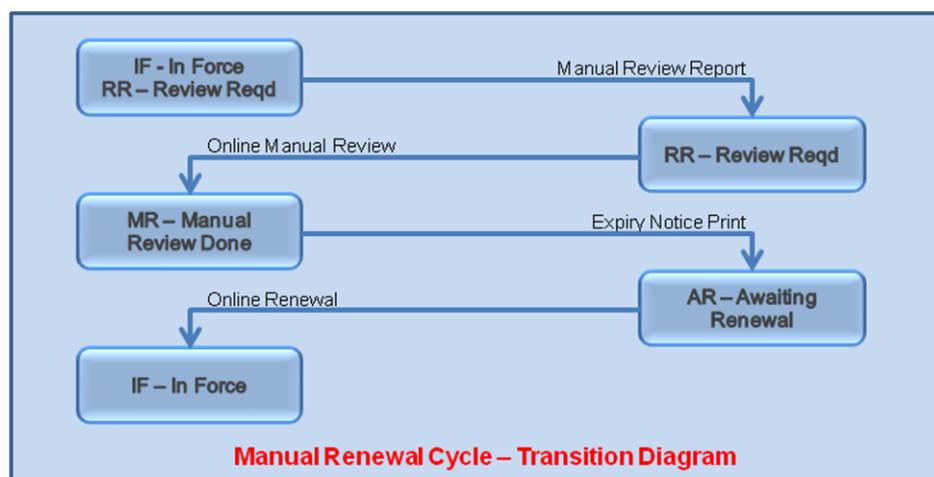
Week 4

An expiry notice will be produced showing details entered by the user during the above step. Policy status will then be updated to Awaiting Renewal (AR).

Week 2

Similar to the previous example, the user will use the online Renewal function on receipt of acceptance from the policy holder. Any changes can be entered and new premiums may be posted. The policy status will be re-set to In Force (IF) and the policy renewed for a new term. A renewal schedule or certificate may also be printed at this stage.

The cycle for this second example can be described in diagram below.



6.3.2.3 Renewal Cycle with No Response

The system is capable of producing reminder notices should the client not respond to the invitation to renew. These reminders are available for both automatic and manual renewal policies and are produced some time after the initial expiry notice is produced. To illustrate, we use the same basic example described above.

Weeks 6 to 4

We assume that the policy has undergone the same processes as earlier described. The policy has then been reviewed (either manually or automatically) and expiry notice has been produced and the status is currently AR – Awaiting Renewal.

Week 2 – First Reminder

A reminder is produced for this policy for despatch to the policy holder. It is identical to the expiry notice including some wording to encourage the policy holder to renew. The policy status is then changed to FR – First Reminder Produced. No other information is altered.

Week 0 – Second Reminder

A second reminder can be produced for this policy at this stage. Format of the second reminder is the same as the first reminder as well as extra wording advising the policy holder that the policy is due to be lapsed. The Policy status is then updated to SR – Second Reminder Produced.

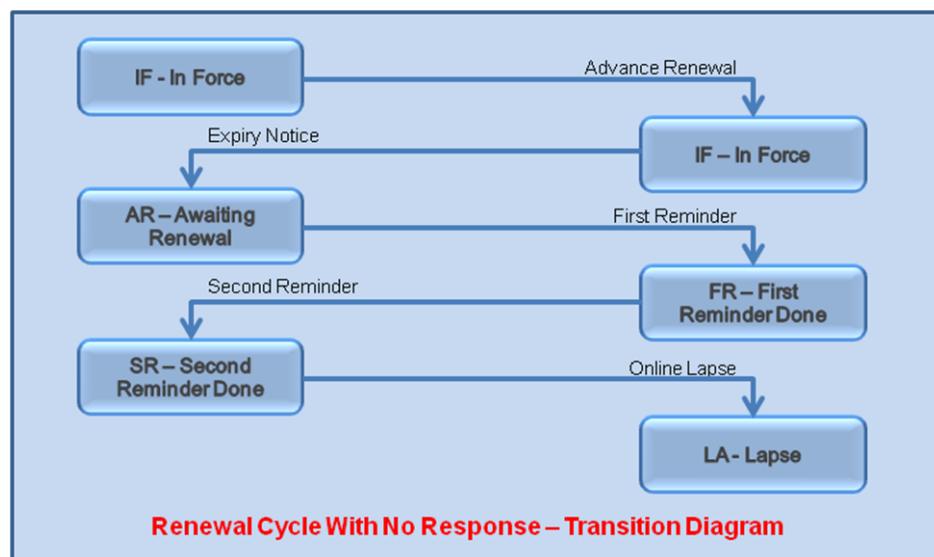
Week +2 – Overdue for Renewal

Should no acceptance be received by this stage, the policy will appear in the Overdue for Renewal report B4211. This report can be used to make direct contact with the policy holder. If required, the policy may then be lapsed.

Week +4 – Online Lapse

As the policy is by now most unlikely to be renewed, the user should use the online Lapse function. This will set the status to LA – Lapsed and a reason for the lapse should be entered. The review premiums which were calculated previously will be deleted and inserted into a Lapse batch to allow reporting and other analysis.

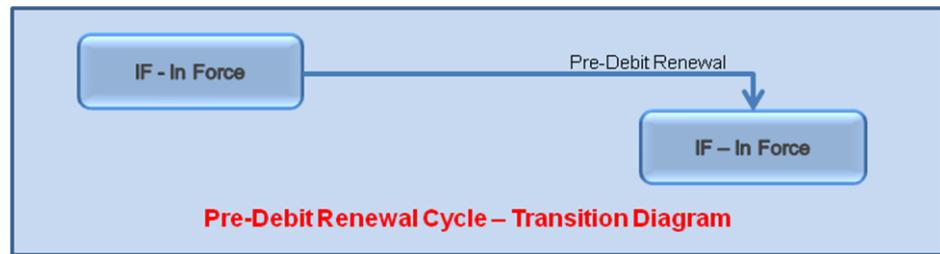
The transition diagram is:



6.3.2.4 Pre-Debit Cycle

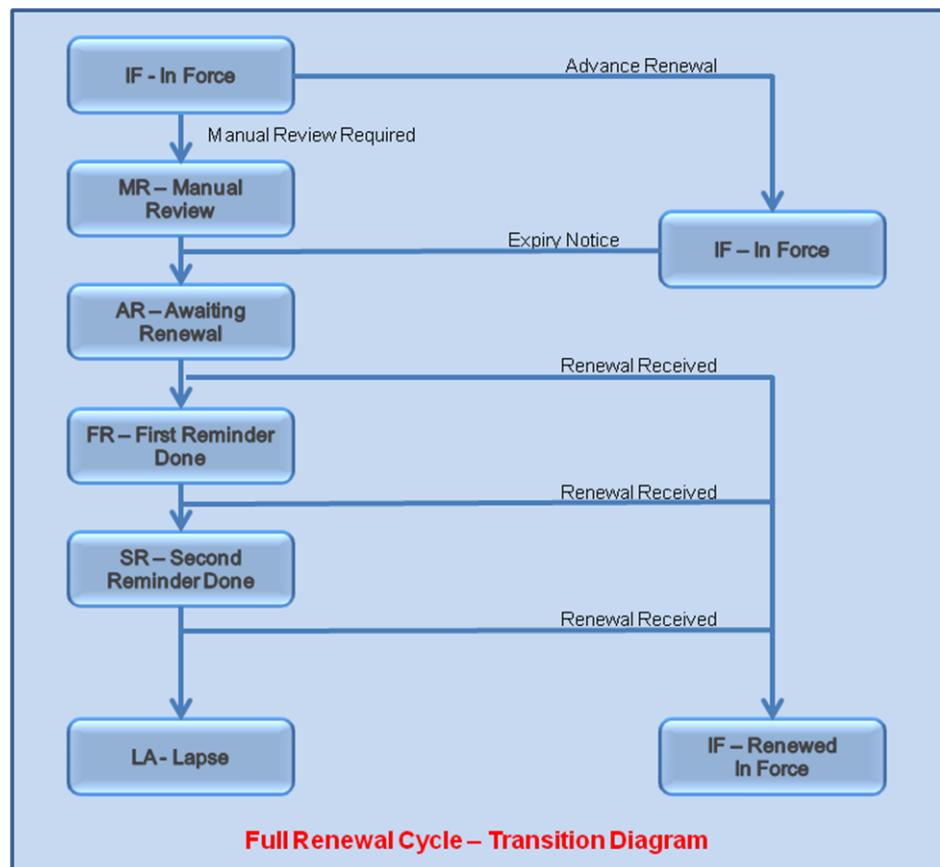
A pre-debit policy is automatically reviewed and renewed in the one step by the renewals batch system. This function will advance the expiry date by the duration, review the risk information and update the database, post calculated premiums, and produce a renewal schedule. The account will be debited for the renewal premium and

all related subsystems updated just as if the user had performed the online renewal. No further action is required for pre-debit policies. The cycle is:



6.3.2.5 Full Cycle

The concept of the renewal cycle has now been introduced and some important examples described. The transition diagrams for these examples illustrate how a policy will have changes in status during the cycle. To complete the picture, we now present the full diagram showing all the combinations:



6.3.3 Online Renewal

Should the client accept the invitation to renew, the online Renewal function is used to renew the policy, post premiums, optionally modify details of the policy and advance the term of the policy for a new duration.

This transaction is used to enforce the renewal of a policy upon receipt of renewal advice. A policy renewal may be performed on any policy that has entered the renewal cycle, but it is intended primarily for use with policies for which an expiry notice has been produced.

The Renewals module has been developed with the same format and basic requirements as the New Business and Endorsement modules. Only one renewal may be pending for a policy at any given time, and a renewal may not be created if there is an outstanding endorsement.

When the renewal is created, the existing policy details are used as the basis for the renewal information. Details may be changed if necessary before the renewal is issued. Full window facilities are available where required for both tables and clients/agents.

The function processes In Force (IF) policies and also reviewed policies with status of Manually Reviewed (MR), Awaiting Renewal (AR), First Reminder (FR), or Second reminder (SR). After processing, premiums and reinsurance premiums are posted into renewal batches, the policy status changes to IN Force (IF) and the term of the policy is advanced for the new period. The policy is also eligible for a renewal schedule to be printed.

Access to this transaction is through the Renewal Submenu by selecting “Underwriting” in the Main Menu and “Renewal” option. There is no need to enter Effective Date as effective date of renewal is always the Inception Date which is the Expiry Date of the previous policy period.

The screenshot displays the INTEGRAL Admin software interface. On the left, a vertical sidebar titled 'Main Menu' lists various administrative functions. The top right corner shows the system name 'INTEGRAL Admin'. The main content area is titled 'Renewal Submenu'. It features an 'Input' section with a 'Policy Number' field and a magnifying glass icon for search. Below this is an 'Actions' section containing three radio buttons: 'Create Renewal' (selected), 'Work With Renewal', and 'Delete Unissued Renewal'. At the bottom of the screen are standard navigation buttons: 'Exit', 'Previous', 'Refresh', and 'Continue'.

Actions:

- Create Renewal – used for creating renewal
- Work With Renewal – used for modifying a policy with pending renewal status
- Delete Unissued Renewal – used for deleting a policy with pending renewal status

Below is the Renewal Submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “Renewal” option.

Policy Number must be entered by either typing it manually or by using the search icon. Select Create Renewal action and click Continue.

Renewal header screen will be launched. Header information is already defaulted based on the latest data of the previous policy period. Inception Date and Expiry Date has been changed to the next policy period. Expiry Date and other header information may be changed when necessary. Coinsurance may be visited to check if the details are still accurate or in need of modifications. Click Coinsurance hyperlink in the Extra Info panel to check its details.

In the Coinsurance Panel Maintenance screen, review the details and modify when necessary. Click Continue after review/modification.

In the Renewal Header screen, click Continue after review/modification.

Review each risk by selecting the risk and clicking on View button. New risks may be added during this time as well.

| Risk Number | Risk Type | RI Method | Reference | Attach |
|---------------------------------------|-----------|-----------------------------|-----------|--------|
| <input checked="" type="checkbox"/> 1 | Fire | 1 - Treaty & Facultative RI | | 01/0 |

In Risk Details screen, Reinsurance Method may be modified when necessary. Click Continue to proceed.

Review all risk details and modify when necessary. Sample below will show an increase of Sum Insured. Existing clauses may be visited to check if the details are still accurate or in need of modifications. Click Clauses hyperlink in the Extra Info panel to check its details.

Review/Modify Risk Clauses and click Continue once completed.

| Select | Clause Code | Description |
|--------------------------|-------------|------------------------------|
| <input type="checkbox"/> | 003 | Aircraft Damage Endorsement |
| <input type="checkbox"/> | 001 | Riot And Strike Endorsement |
| <input type="checkbox"/> | 002 | Malicious Damage Endorsement |

System will return to the Fire Risk screen.

The screenshot shows the 'Fire Renewal Create' screen. The top navigation bar includes 'Session Info | Help | Home | Logout'. The main form fields include:

- Policy:** FIR F0000105, Risk: 0001 Fire
- Effective Date:** 01/07/2013
- Billing Currency:** SGD
- Attached On:** 01/07/2012
- Rating Flag:** Automatic
- Risk Termination Date:** [empty]
- SI Currency:** SGD At 1.000000
- Free of Charge:**
- Situation:** Adam Road
- Business:** -Select-
- Postal Code:** [empty]
- Location:** State: Singapore, Locality: Adam Road - 289883, Register: ADAMRG1, Address: The Bronze
- Protected By:** Sprinkler and Alarm exists
- Occupied As:** 0001 Business
- Risk Rating Code:** 1002 Detached Building
- Hazard Grade:** 01
- Construction Type:** 0A Class A Construction
- Construction Year:** 2012
- Building Storey:** Attached?
- Floor Area:**
- Related BI Policy:** [four empty boxes]

Buttons at the bottom: Exit, Previous, Refresh, Continue →

As mentioned, this sample will show the increase of Sum Insured during Renewal. In the Insured Interests tab, modify Sum Insured from 1,500,000 to 2,000,000 and click on Refresh afterwards. Note the change of premiums.

The screenshot shows the 'Fire Renewal Create' screen with the 'Insured Interests' tab selected. The main form fields are identical to the previous screenshot. The 'Insured Interests' tab contains a table with the following data:

| Sel | SN | Interest Insured | XT | Sum Insured | Floater? | No Accum | FOC? | Premium Rate |
|--------------------------|----|------------------|------------|-------------|--------------------------|--------------------------|--------------------------|--------------|
| <input type="checkbox"/> | 01 | Building (IND) | [dropdown] | 2000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.010000 |
| <input type="checkbox"/> | 02 | Contents (IND) | [dropdown] | 2000000.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1.010000 |
| <input type="checkbox"/> | 03 | -Select- | [dropdown] | 0.00 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 0.000000 |

Buttons at the bottom: Exit, Previous, Refresh, Continue →

In the Risk SI & Premiums tab, there will be changes of amounts as well. Click Continue to proceed.

The screenshot shows the 'Fire Renewal Create' screen in the INTEGRAL Admin system. The 'Risk SI & Premiums' tab is selected. The 'Sum Insured' section displays the following data:

| | Sum Insured | Premium |
|------------------------|-------------|----------|
| Interest Insured | 4000000.00 | 40400.00 |
| Add'l SI : Rate | 0.0000 | 0.00 |
| LTA : Discount | 0.0000 | 0.00 |
| Total Fire Sum Insured | 4000000.00 | 40400.00 |
| Fire Acc. Sum Insured | 4000000.00 | |

Below the table, there is a 'Remark on Extra Perils' text input field. At the bottom right of the screen are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Posted Premium Summary screen will be launched. New premiums will be shown based on the new Sum Insured.

The screenshot shows the 'Posted Premium Summary' screen. In the 'Premium Class Count' section, there is a table with the following data:

| Premium Class | Gross Premium | Discount | Extra Charges |
|------------------------------------|---------------|----------|---------------|
| *All Prem Classes | 40400.00 | | 2595.30 |
| FBD Buildings FBD | 20000.00 | | 1284.80 |
| FEQ Earthquake & Volcanic Eruption | 400.00 | | 25.70 |
| FCN Contents | 20000.00 | | 1284.80 |

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

Scroll to the right to view other amounts. Click on the Premium Class hyperlink to view premium details of each premium class.

Posted Premium Summary

Policy: FIR F0000105 Fire
Agent: 10000093 Acorn Broker
Overriding Agent:

Risk Number/Type: 0001 Fire
Effective Date: 01/07/2013
Premium Class Count: 3

| Premium Class | Premium Due | Commission | Net Premium |
|------------------------------------|-------------|------------|-------------|
| *All Prem Classes | 5.30 | 42995.30 | 36995.30 |
| FBD Buildings FBD | 4.80 | 21284.80 | 18284.80 |
| FEQ Earthquake & Volcanic Eruption | 5.70 | 425.70 | 425.70 |
| FCN Contents | 4.80 | 21284.80 | 18284.80 |

Session Info | Help | Home | Logout

Check detailed premium in both tabs and click Continue to proceed. Amounts shall reflect new figures based on the new Sum Insured.

Premium Posting

Policy: F0000105
Effective Date: 01/07/2013
Sum Insured/Billing Currency: SGD SGE

Risk Number/Type: 1 Fire
Premium Class: FBD Buildings FBD
Exchange Rate: 1.000000
Attached On: 01/07/2012
Calculation Method: Proportionate

| Premium Due | | Net Premium | |
|---------------------|------------|-------------|----------|
| Gross Premium | % | Annual | Posted |
| Discount | | 20000.00 | 20000.00 |
| Extra Charges Total | | 1284.80 | 1284.80 |
| Premium Due | | 21284.80 | 21284.80 |
| Extra Charge | Method | Annual | Posted |
| Stamp Duty | Subroutine | 80.00 | 80.00 |
| Bus Tax | Zero rated | | |
| VAT | Subroutine | 1204.80 | 1204.80 |

Session Info | Help | Home | Logout

CSC INTEGRAL Admin

Premium Posting

Session Info | Help | Home | Logout

| | | |
|---|------------------------------------|-------------------------------------|
| Policy F0000105 | Risk Number/Type 1 Fire | Attached On 01/07/2012 |
| Effective Date 01/07/2013 | Premium Class FBD Buildings FBD | |
| Sum Insured/Billing Currency SGD SGD | Exchange Rate 1.000000 | Calculation Method Proportionate |

Premium Due **Net Premium**

| | Annual | Posted |
|---------------|------------------------|----------------------------------|
| Premium Due | 21284.80 | 21284.80 |
| Mgmt Expense | % | |
| Agent Comm To | 10000093 Net 15.00000% | 3000.00 3000.00 15.00000% Policy |
| Commission | 15.00000 % | 3000.00 3000.00 15.00000% Policy |
| | | % |
| Net Premium | 18284.80 | 18284.80 |

Exit **Refresh** **Continue ➔**

After all premium classes have been reviewed, click Continue to proceed.

CSC INTEGRAL Admin

Posted Premium Summary

Session Info | Help | Home | Logout

| | |
|--------------------------------|--|
| Policy FIR F0000105 Fire | Policy Period (From/To) 01/07/2013 30/06/2014 |
| Agent 10000093 Acorn Broker | Agent Type Broker |
| Overriding Agent | |
| Risk Number/Type 0001 Fire | Risk Attachment On 01/07/2012 |
| Effective Date 01/07/2013 | |
| Premium Class Count 3 | |

| Premium Class | Gross Premium | Discount | Extra Charges |
|------------------------------------|---------------|----------|---------------|
| *All Prem Classes | 40400.00 | | 2671.93 |
| FBD Buildings FBD | 20000.00 | | 1361.43 |
| FEQ Earthquake & Volcanic Eruption | 400.00 | | 25.70 |
| FCN Contents | 20000.00 | | 1284.80 |

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

During Renewal, there may be a need to negotiate ceding with the reinsurers; hence, Facultative Proportional and facultative XOL details will be blank and need to be re-entered based on the new agreement with the reinsurers.

Enter Facultative Proportional reinsurer details which are the same steps as in New Business.

FAC Proportional Renewal Create

| Policy FIR F0000105 Fire | Effective Date 01/07/2013 | Attachment Date 01/07/2012 | | | | | | | | | | | | | | | | |
|---|---------------------------------|--------------------------------------|---------------------|---------------|-------------------|---------------------|--------------------|-----------|---------------|-----------------|-----------------------|------------|--------|--------|--|--|--|--|
| Risk Number/Type 1 Fire | Bill Currency SGD | RI Method Treaty & Facultative RI | | | | | | | | | | | | | | | | |
| Ceding Basis Original Currency | Exchange Rate 1.000000 | | | | | | | | | | | | | | | | | |
| Fac Ceded % 26.0869687 | Original Ceded SI SGD 834783 | LCE Ceded SI SGD 834783 | | | | | | | | | | | | | | | | |
| Fac RI Summary By Reinsurer <table border="1"> <thead> <tr> <th>Reinsurer Account</th> <th>Sum Insured %</th> <th>Sum Insured (LCE)</th> <th>Sum Insured (Orig.)</th> </tr> <tr> <th>Broker's Reference</th> <th>Premium %</th> <th>Premium (LCE)</th> <th>Premium (Orig.)</th> </tr> </thead> <tbody> <tr> <td>10000095 Acorn FAC RI</td> <td>26.0869687</td> <td>834783</td> <td>834783</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> | | | Reinsurer Account | Sum Insured % | Sum Insured (LCE) | Sum Insured (Orig.) | Broker's Reference | Premium % | Premium (LCE) | Premium (Orig.) | 10000095 Acorn FAC RI | 26.0869687 | 834783 | 834783 | | | | |
| Reinsurer Account | Sum Insured % | Sum Insured (LCE) | Sum Insured (Orig.) | | | | | | | | | | | | | | | |
| Broker's Reference | Premium % | Premium (LCE) | Premium (Orig.) | | | | | | | | | | | | | | | |
| 10000095 Acorn FAC RI | 26.0869687 | 834783 | 834783 | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Add"/> <input type="button" value="Remove"/> Total Facultative RI 26.0869687 834783 834783 | | | | | | | | | | | | | | | | | | |

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

Enter Facultative XOL reinsurer details which are the same steps as in New Business.

Risk R/I - Fac XOL

| | | | | | | | | | | | |
|---|----------------------------------|---|-------|-----------------|----------------------|-----------------|---------|---------|-----------------------|--------|--------|
| Policy FIR F0000105 Fire | Effective Date 01/07/2013 | Attachment Date 01/07/2012 | | | | | | | | | |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.000000 | Sum Insured currency SGD At 1.000000 | | | | | | | | | |
| R/I Method 1 | R/I Ceding Basis 0 | | | | | | | | | | |
| Sum Insured Total Premiums <table border="1"> <tr> <td>G.A.L</td> <td>Sum Insured LCE</td> <td>Sum Insured Original</td> </tr> <tr> <td>Facultative XOL</td> <td>2834783</td> <td>2834783</td> </tr> <tr> <td>Total Fac Xol Premium</td> <td>365217</td> <td>365217</td> </tr> </table> | | | G.A.L | Sum Insured LCE | Sum Insured Original | Facultative XOL | 2834783 | 2834783 | Total Fac Xol Premium | 365217 | 365217 |
| G.A.L | Sum Insured LCE | Sum Insured Original | | | | | | | | | |
| Facultative XOL | 2834783 | 2834783 | | | | | | | | | |
| Total Fac Xol Premium | 365217 | 365217 | | | | | | | | | |

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

Risk R/I - Fac XOL

Session Info | Help | Home | Logout

| | | |
|-----------------------------|----------------------------------|---|
| Policy FIR F0000105 Fire | Effective Date 01/07/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.000000 | Sum Insured currency SGD At 1.000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured Total Premiums

| Account | Premium | LCE Deduction |
|----------|---------|---------------|
| 10000097 | 4000.00 | 2900000 |

Total 4000.00

Add Remove

Exit Previous Refresh Continue ➔

Risk R/I - Fac XOL

Session Info | Help | Home | Logout

| | | |
|-----------------------------|----------------------------------|---|
| Policy FIR F0000105 Fire | Effective Date 01/07/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.000000 | Sum Insured currency SGD At 1.000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured Total Premiums

| Account | Org Deduction | Org Upper | Commission% |
|----------|---------------|-----------|-------------|
| 10000097 | 2900000 | 4000000 | |

Total 4000.00

Add Remove

Exit Previous Refresh Continue ➔

Click Continue once all details are entered.

Risk R/I - Fac XOL

| | | |
|-----------------------------|----------------------------------|---|
| Policy FIR F0000105 Fire | Effective Date 01/07/2013 | Attachment Date 01/07/2012 |
| Risk Number/Type 1 Fire | Bill Currency SGD At 1.000000 | Sum Insured currency SGD At 1.000000 |
| R/I Method 1 | R/I Ceding Basis 0 | |

Sum Insured Total Premiums

| Account | Gross/Net | OCP | Brokers Reference |
|--|--|--------------------------|----------------------|
| <input type="checkbox"/> 10000097 <input type="button" value="Search"/> | <input checked="" type="radio"/> Gross <input type="radio"/> Net | <input type="checkbox"/> | <input type="text"/> |
| Total | | 4000.00 | |
| <input type="button" value="Add"/> <input type="button" value="Remove"/> | | | |

Functions

Extra Info

Session Info | Help | Home | Logout

Exit | Previous | Refresh | Continue ➔

Work with Unissued Renewal screen will be launched. An asterisk is displayed beside the Risk Number which signifies that the risk has been processed. Policy may be saved first by clicking on the Continue button if it is not yet ready for issuance. Otherwise, click on Issue Policy hyperlink to issue.

Work with Unissued Renewal

| | |
|-----------------------------------|--|
| Policy FIR F0000105 Fire | Policy Owner 50000449 FNC Entertainment |
| Agent 10000093 Acorn Pte. Ltd. | |

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| | Risk Number | Risk Type | R/I Method | Reference | Attach |
|--------------------------|-------------|-----------|-----------------------------|-----------|--------|
| <input type="checkbox"/> | 1 | Fire | 1 - Treaty & Facultative RI | | 01/0 |

Functions

Extra Info

Session Info | Help | Home | Logout

View **Gross Premium** **Ceded Premium**

Exit | Continue ➔

Issue Renewal screen will be launched. Select the documents to be printed by using the dropdown list available per document. Click on Continue to proceed.

CSC INTEGRAL Admin

Issue Renewal

Session Info | Help | Home | Logout

| | | | |
|-------------------------|--------------------------|--------------------|----------------------------|
| Policy | FIR F0000105 Fire | Insured | 50000449 FNC Entertainment |
| Agent | 10000093 Acorn Pte. Ltd. | Number of Risks | 0001 |
| Number of Copies | 1 | Print Certificate | No |
| Print Schedule | Immediate | Print Signing Slip | Immediate |
| Print RI Application | Immediate | | |
| Update Worst Occupation | No | | |

Extra Info

Functions

Message

Exit | Previous | Refresh | Continue ➔

System will return to the Renewal Submenu and message of successful renewal will be written in the Messages panel. Policy Status will be In Force (IF) and selected documents will be generated.

CSC INTEGRAL Admin

Renewal Submenu

Session Info | Help | Home | Logout

| | |
|----------------|---|
| Input | Policy Number <input type="text"/> <input type="button" value=""/> |
| Actions | <input checked="" type="radio"/> Create Renewal <input type="radio"/> Work With Renewal <input type="radio"/> Delete Unissued Renewal |

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Messages

Renewal F0000105 issued

Exit | Previous | Refresh | Continue ➔

6.3.4 Renewal Batch Jobs

Part of the renewal cycle is the execution or running of batch jobs. There are two major renewal batch jobs: P1RENEWALS and P1AUTORENEW. Below subsections will provide an overview on these two batch jobs.

6.3.4.1 *P1RENEWALS Batch Functions*

P1RENEWALS batch job is made up of several processes. Each process is run at a pre-determined time frame and this timing is controlled by the Renewals Parameter Table (T4640).

Batch Renewal Parameter Confirmation – B4193

The renewal batch run confirmation slip process will print out the parameters of the renewals specified. It provides the user with audit control over parameters specified at any particular renewal time. No processing of significance is performed by this program, nor is any updating of the database performed.

List of Policies Requiring Manual Review – B4194

The primary purpose of this process is to produce a list of all policies which have been identified as Manual Renewals. These policies should be followed up by underwriting staff to have them manually reviewed. After that is done, the policy status will be changed to MR and the policy will re-enter the automatic cycle.

Advanced Renewal – B4196

This process will pick up all In-force policies that will expire during the period specified in the run parameters. The program attempts to review the risks and premiums of these policies, and produces a report. No database updating is done. All automatically reviewed information is transient and is printed on the report.

Manual Rated Risk List - B4197

This process reads the extract file created by Advanced Renewal process and lists policies which have manually rated risk and thus require manual review.

Claims Highlight Risk – B4198

This process reads the extract file created by Advanced Renewal process and lists all these policies in an output report R4198 – Claims Highlight for Policies Due for Renewal.

Claims Old Vehicle List for Manual Renewal Review – BR455

This process reads through the Old Vehicles Extract File (OVEXPF) and lists the policies due for renewal in an output report RR455 – List of Old Vehicles for Manual Review.

Claims List of Blacklisted Client – BR47M

This process reads a temporary extract file that was generated by the process B4196 and creates an output report RR47M – List of Blacklisted Clients.

Policies Overdue for Manual Review – B4203

This program lists all policies that had their status flagged to Review Required (RR). These policies are awaiting online manual review by the users as Batch Renewal Cycle cannot review them. Policies appearing on this report should be manually reviewed by using the online Renewal Review function.

Auto Renewal Exception Batch – BR43A

For policies with claim experience, with risk flagged as manually rated, the policy status is changed to Review Required (RR) forcing a manual review on-line.

Automatic Renewal – Rerate Risk List – BR43B

This process reads the extract file created by Auto Renewal Exception Batch process and lists the policies which have manually rated risk and requires manual review on the report RR43B – Manual Rated Risk for Auto-Renewal.

Automatic Renewal – Claims Highlight List - BR43C

This process reads the extract file created by Auto Renewal Exception Batch process and lists all policies having claims on the report RR43C – Claims Highlight for Auto-Renewal.

Old Vehicle List for Manual Review – Auto Renew – BR43F

This process reads the extract file created by Auto Renewal Exception Batch process and lists the policies with old motor vehicles on the report RR43F – List of Old Vehicles for Manual Review. A vehicle is considered old if the year difference between the manufacture and current year is equal to or greater than the number of years specified in table Motor Risk/Cover for Old Vehicle (TR882).

Predebit Renewal Extract Program – B4199

The Predebit Renewal Extract will extract for processing those predebit renewal policies (Renewal type = 03 or M3) that have been manually reviewed (Status = MR), or are in force policies (Status = IF) and have no special attention required (Renewal Attention = 00)

In this process, policies not previously reviewed manually will be reviewed automatically and the database updated. All policies successfully processed within the predebit renewal run will be renewed automatically before a predebit renewal certificate is produced, via the List of Renewals Produced run (Schedule Printing process).

List of Renewals Produced – B4200

This process reads the extract file created in Predebit Renewal Extract Program process and lists all the policies processed. This process produces 3 reports and these are:

- R420002 List of Renewals with Errors
- R420003 Successful Automatic Renewed Policies
- R420003 Policies Pending Renewal Due to Incomplete RI Details

Schedule Printing Process – Predebit Renewals – B4214

This process reads the extract file created in Predebit Renewal Extract Program process and prints a Predebit Renewal Notice for every record. The Predebit Renewal Notice is generated at the gross level.

Expiry Notices Production – B4204

This process handles all automatic in-force policies expiring within the specified period that are eligible for renewal and also, policies that had been reviewed online (status of MR). Automatic Review of a policy involves 2 steps:

- Indexation is the alteration of details on the risk record. Typically, this will be involved for recalculation of the NCD for the Motor classes or automatic indexation of the sum insured for Fire classes. (Indexation is determined by the index field on the risk details, for example FIRE risk, and the Premium Classes table (T3640)).
- Re-rating is the calculation of premium based on the newly indexed details. Re-rating of premium is determined by the Risk Type Table (T4677), all premium classes used must be specified in this table.

After this process is complete, the status of the policy will be changed to AR. Awaiting Renewal.

This process generates a report showing all Expiry Notices to be produced as well as listing of all errors encountered during the review process.

Expiry Notice Print – B4206

This process reads the extract file created by the Expiry Notice Production process and prints an Expiry Notice for each record read. The Expiry Notice shows the re-rated sum insured and premium. The premium information shown on the Expiry Notice is determined by the Renewal Notice flag on the policy header record.

The system will produce a copy of the policy schedule by calling the same routine responsible for production of New Business schedules and so on. Some clients may wish to not do this and rather opt for producing a simple expiry notice slip which can be sent to the client advising of the expiry date, renewal premium and so on. This can be customised during the implementation of the renewals system.

Policies Requiring Declaration – B4207

This process lists all policies that are flagged as requiring Declarations prior to renewal. These policies are identified by having the Renewal Attention flag set to ‘02’ or ‘03’ and with a status codes – In Force IF, Review Required RR, Manually Reviewed MR, Awaiting Renewal AR, First Reminder FR or Second Reminder SR. The system does not automatically follow up this request for declaration. Responsibility for this is within the underwriting department.

Reminder Notice Extract – B4028

This process lists all policies that had been reviewed and had the expiry notices printed, but not yet renewed by the client. Policies with a status of AR – Awaiting Renewal – and expiring within the specified parameter dates are eligible for this report. A record is added to an extract file for the next process Reminder Notice Print process to produce Reminder Notices.

Reminder Notice Print – B4210

This process reads the extract file created in the previous program and prints a Reminder Notice for each record on the extract file. The Reminder Notice shows the same information as would appear on the Expiry Notice, together with some form of reminder to the client to renew. The status of the policy is changed to FR for the First Reminder. If the First Reminder has already been produced, the status will instead be changed to SR – Second Reminder.

Policies Overdue for Renewal – B4211

This process lists policies which are awaiting renewal and will expire within the date specified in the parameter entry. Policies with status of MR, AR, FR and SR are eligible. The purpose of this report is to allow underwriting staff to contact the client and have a last chance at renewing the policy. If the renewal is declined, then the policy should be lapsed by using the online Lapse function.

Renewals Auto Lapse Routine – BP014

This process will lapse all policies that have Expiry Dates within the date range specified in the P1RENEWALS' parameter screen.

Lapsed/Cancelled Policies – B4213

This process lists all policies that had been lapsed or called with their expiry dates within the dates specified. Policies with a status of LA - Lapse or CA - Cancelled are eligible. The purpose of this report is purely to record such policies, and possible to review the amount of premium being lost by the lapse.

Below is the parameter screen when submitting P1RENEWALS.

The screenshot shows the 'Renewal Batch Run Parameters' screen. On the left, there's a sidebar with 'Extra Info' and 'Functions'. The main area has fields for 'Job Name' (P1RENEWA), 'Accounting Month/Year' (6 2013), 'Effective Date' (07/06/2013), 'Job Queue' (QBATCH), 'Run Id' (empty), and 'Policy Type' (dropdown menu set to 'Select'). Below these are sections for 'Required' reports (checkboxes for Manual Review Report, Advance Renewal List, Overdue Review Report, Automatic Renewals, Renewal Schedules, Expiry Notices, Declaration Required Report, Reminder Notices, Overdue Renewal Report, Auto Lapse, and Lapsed/Cancelled Report) and 'Expiry From' and 'Expiry To' date pickers. At the bottom, there's a section for 'Except Policy Types' with a grid of 16 search icons. Navigation buttons at the bottom include 'Exit', 'Previous', 'Refresh', and 'Continue'.

In the parameter screen, Policy Type must be selected by using the dropdown list. Tick the required report to be generated and enter parameter dates of the selected report.

There is also an option to exclude the policy types that should not be processed by the batch job by entering the policy type in the Except Policy Types field.

6.3.4.2 P1AUTORENW Auto Renewal

This job is used to automatically renew policies of private motor, fire, personal accident, liabilities and all risk screens which have the renewal types of 'M5' or '05'. Policies successfully processed will be renewed, with the status flag set to 'IF' and the necessary set of records created.

Currently, not all products are auto-renewable. If the client's status is blacklisted for either 'Country blacklisted' or 'Company blacklisted', the policy will not be auto-renewed and an appropriate error will be reflected.

Extract Policies for Renewal - BR46S

This process extracts all the policies with renewal type 'M5' and '05' only. The policy type to be processed is entered in the job's parameter screen. Policies which successfully meet the criteria will be added into the Automatic Renewal Extract file (ARXTPF).

Auto Renewal of Policies - BR46T

This is the main program to kick off the Automatic Renewal process. It manages and executes a series of Business Object (BO) programs to carry out the renewal process. The steps and sequence that each BO program is called is interpreted from the on-line renewal function.

Below is the parameter screen when submitting P1AUTORENW.

The screenshot shows the 'Automatic Renewal Parameter' screen for the job 'P1AUTORENW'. The interface is a web-based application with a blue header bar. On the left, there is a sidebar with 'Extra Info' and 'Functions' sections. The main form has several input fields and dropdown menus:

- Schedule Name/Number: P1AUTORENW
- Accounting Month/Year: 6/2013
- Effective Date: 07/06/2013
- Branch: Head Office
- Policy Type: (Searchable field)
- Expiry To: (Searchable field)
- Except Policy Types: A grid of 16 search icons.

At the bottom, there are navigation buttons: Exit, Previous, Refresh, and Continue.

Policy Type to be extracted must be entered by either typing the value manually or by clicking on the search icon. There is also an option to exclude the policy types that should not be processed by the batch job by entering the policy type in the Except Policy Types field.

6.4 Lapse

Insurance policies may be lapsed for many different reasons. For example, if a client has not renewed a policy when the renewal date has passed, the policy can be lapsed by the insurance company.

The online Lapse function is used for this purpose. No effective date is required for this function as the system assumed all lapses occur from the expiry date of the latest in

force version of the policy. The lapsed policy has its 'current to' date set to the renewal date of the policy and the status set to 'LA'.

A lapse may be performed on any policy for which an expiry notice has been produced and the expiry date has passed. Usually this transaction will be used for policies with a status of manually reviewed or awaiting renewal (e.g. renewal status of 'AR', 'RR', 'MR', 'FR', 'SR' or 'QR' (if Portfolio Quality Review is implemented)).

The lapse function does not allow changes on policy detail, but it does demand that the reason for the lapse be entered to aid future analysis.

Once issued, the lapse will automatically cause all risks attached to the policy to be terminated i.e., have their termination dates set to the old expiry date. No premium will be raised as the cover has been totally used.

The Lapse function is used as part of the batch renewals cycle. The batch renewals cycle prepares policies that are due to expire for renewal. If after a certain period, no renewal instructions have been received from the client or the client decline the offer, then something must be done to lapse the policy.

As a further safeguard, only policies which do not have a pending endorsement or renewal may be lapsed. This ensures the integrity of the policy and avoids conflicts in the status of the policy.

Once a policy has been lapsed, it cannot be re-activated anymore.

6.5 Accumulation

It is important for insurance companies to be able to determine their maximum exposure per risk which is based on risk block or accumulation basis that could be expected following a loss for a particular class of business, like Fire, Cargo. Therefore attention to the accumulation liability has its importance for insurance company to determine their maximum exposure in relation to the retention and reinsurance requirements.

In Integral P&C, accumulation registers are maintained for Fire, Marine Cargo, Bond and Personal Accident class of business. Fire and Marine Cargo registers will be discussed in the sub-sections below.

6.5.1 Fire Accumulation

This accumulation register may be a postcode area in countries where the population density is low, or an individual building in high-density areas. The company needs to define their accumulation registers and the maximum exposure limits applicable to each register. Subsequently, risks must be registered against the registers to ensure that these limits are not exceeded.

As policies are entered into the system, the accumulation register is automatically updated with the risk information. On-line enquiry facilities are available which allow the user to immediately review current and future exposure. In addition, batch reports are provided to report on the status of all registers, and highlight over-exposed registers.

The exposure enquiry is to reflect all the policies (risks) which are effective as at the specified date, excluding lapsed and cancelled. Renewal policies which have expired as at the specified date but are still waiting for renewal, would be included in the enquiry and report. Non-renewal policies are excluded from the exposure once expiry date is earlier than the exposure date.

Reports on registers and their exposures are available via the batch processing job. Three types of reports can be generated by the Fire Accumulation Register Reporting subsystem:

- Fire Accumulation Register - By Block Plan.
This report prints a list of all Fire Accumulation Registers, and their associated details, in Block Plan order.
- Fire Accumulation Register - By Alpha Description.
This report prints a list of all Fire Accumulation Registers, and their associated details, in alpha description order.
- Fire Accumulation Register Exposure.
This report shows all risks associated with a particular Fire Register, as at a chosen date.

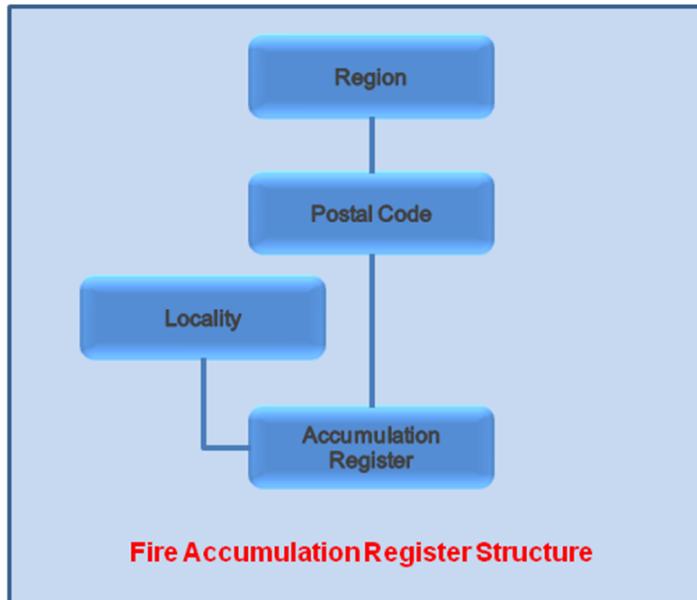
Register Structure

Registers consist of: the Accumulation Register, the Locality and the Region.

The Accumulation Register is the actual risk location as used in underwriting. All policies linked to this location may be accumulated for reinsurance purposes. Accumulation Registers can be grouped together in a Locality.

Locality is used as a way of grouping a number of Accumulation Registers. For example, if an Accumulation Register is a single building, the Locality may be the road name. Locality is being maintained in District Code Table (TR893). The Region is a territorial classification (such as state, county or province) which breaks a large area into more meaningful regions. For example, in USA or Australia, the state code is often used. In the UK, this may not be useful, so a null value of *N could be used. The values for this Region Code are arbitrary and are defined in the State Codes Table (T8776).

The following figure shows this Accumulation Register structure.



Below is the Fire Accumulation Submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “Fire Accumulation” option.

The screenshot shows the "Fire Accumulation Register Submenu" page. The header includes the CSC logo, INTEGRAL Admin, Session Info, Help, Home, and Logout links. The left sidebar lists the Main Menu options: System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The main content area has a title "Fire Accumulation Register Submenu". It contains an "Input" section with dropdown menus for "State" and "Locality", and a search field for "Register" with a magnifying glass icon. Below this is an "Actions" section with two radio buttons: "Create Accumulation Register" (selected) and "Work with Accumulation Register". At the bottom right is a "Continue" button.

Actions:

- Create Accumulation Register – used for creating new register
- Work With Accumulation Register – used for modifying or inquiring on an existing register

6.5.1.1 Create Accumulation Register

State Code and Locality must be selected using the dropdown list.

Depending on the insurance company, Register field may be assigned manually or may be auto-generated by the system. If it is to be assigned manually, user needs to type in the register manually. This is an alpha-numeric field that can accept up to 10 characters. If register needs to be auto-generated, leave this field as blank. For below sample, auto-generated register number will be shown.

Select Create Accumulation Register action and click on Continue to proceed.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Fire Accumulation Register Submenu

Session Info | Help | Home | Logout

Input

State: Singapore Locality: Adam Road - 289882 Register:

Actions

Create Accumulation Register Work with Accumulation Register

Continue ➔

Fire Accumulation Register Maintenance screen will be launched which consists of a main screen and two tabs (Details and Limits).

CSC INTEGRAL Admin

Extra Info

Functions

Default Situation

Fire Accumulation Register Maintenance

Session Info | Help | Home | Logout

State: Singapore Street No./Lot: District/Locality: Adam Road - 289882 Street/Estate: Register: S0000013
Building/Block: Quartet Tower

Situation: Tanjong Pagar

Details Limits

Occupancy: Business Fire Protection Code: Sprinkler and Alarm
Hazard Grade: Sprink Construction: Class A Construction
Remark: Effective Date: 01/01/2013 Exposure Check:
Hazard External Exposure: Previous Effective:

Exit / Previous / Refresh / Continue ➔

The screenshot shows the 'Fire Accumulation Register Maintenance' screen. At the top, there are fields for 'State' (Singapore, Street No./Lot), 'District/Locality' (Adam Road - 289882, Street/Estate), and 'Register' (S00000013, Building/Block, Quartet Tower). Below these are 'Situation' (Tanjong Pagar) and other input fields. On the left, there's a sidebar with 'Extra Info' and 'Functions' (Default Situation). The main area has tabs for 'Details' (selected) and 'Limits'. Under 'Details', there are dropdowns for 'Limit Type' (*CALC) and 'Limit Group' (Fire Accumulation). A 'Possible Maximum Loss' field shows '100.00'. Under 'Limits', there are two columns: 'Surplus' (4th Layer: 4000000000, 3rd Layer: 3000000000, 2nd Layer: 2000000000, 1st Layer: 1000000000, Quota Share: 1000000000) and 'Fac Obligation' (Fac Retention: 5000000000, Fac Open Cover: 5000000000, Gross Retention: 12000000000, Government: 10000000000, Net Retention: 10000000000). Navigation buttons at the bottom include Exit, Previous, Refresh, and Continue.

Enter all mandatory details. Click on Refresh to know the mandatory fields which would be highlighted in red.

Below are the mandatory fields:

Mandatory Fields:

Main Screen:

| Field | Description |
|----------------|---|
| Street/Estate | The Street or Estate used for the accumulation register. This field is mandatory when Building/Block field is not entered. |
| Building/Block | Name of the Building or Block used for the accumulation register. This field is mandatory when Street/Estate is not entered. |
| Situation | The exact location used for the accumulation register. This is usually the combination of Street No/Lot + Street/Estate + Building/Block. |

Details tab:

| Field | Description |
|----------------------|---|
| Occupancy | This is the occupancy type of the building. Use dropdown list to select value. Values are maintained in Table TR4BW. |
| Fire Protection Code | This is the fire protection installed in the building. Use dropdown list to select value. Values are maintained in Table T4636. |
| Construction | This describes the construction of the risk. Use dropdown list to select value. Values are maintained in Table T4993. |

Limits tab:

| Field | Description |
|---|--|
| Limit Type | The limit type which applies to the register. Default value is *CALC which means that retention limit allowable will be calculated by the system based on the occupation, construction and classification of the risk. Other possible value is *SPECIAL which means that retention limit allowable is manually calculated and entered by the user. |
| Limit Group | This is the retention limit group associated with the corresponding accumulation register. Use dropdown list to select value. Valid values are maintained in Table T4698. |
| Possible Maximum Loss | This is the possible maximum loss percentage. Default value is 100% but may be changed. |
| Limits (Surplus, Quota Share, Fac, Government, Gross and Net Retention) | This is the accumulation group limit which values depend on the Limit Group selected. Limits per Limit Group are being setup in Table T4698. Values are automatically recalculated once the Possible Maximum Loss percentage is changed. |

Once all the details are entered, click Continue to proceed. System returns to Fire Accumulation Register Submenu with message that last transaction was processed.

The screenshot shows the CSC INTEGRAL Admin software interface. The top navigation bar includes the CSC logo, INTEGRAL Admin, Session Info, Help, Home, and Logout. The left sidebar has a Main Menu with options such as System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. A Messages box at the bottom left indicates "Last transaction processed". The main content area is titled "Fire Accumulation Register Submenu". It features an "Input" section with dropdown menus for "State" and "Locality", and a search field for "Register". Below this is an "Actions" section with two radio buttons: one for "Create Accumulation Register" (selected) and another for "Work with Accumulation Register". At the bottom right of the main area is a "Continue" button.

6.5.1.2 Work with Accumulation Register

This option is used to:

- i. Lists out all accumulation code (Risk Code or Building Block) registered in the system.
- ii. Filter accumulation code displayed when District Code, Street Name or Name of Block is entered.
- iii. Provide for options which are:
 - (a) Inquire - Display the Accumulation Register detail
 - (b) Modify - Modify the Accumulation Register detail
 - (c) Exposure - Display the current exposure of the accumulation Register
 - (d) Remove - Delete the Accumulation Register

In the Fire Accumulation Register Submenu, enter State and Locality using dropdown list, select Work with Accumulation Register action and click on Continue.

The screenshot shows the 'Fire Accumulation Register Submenu' interface. On the left, there's a sidebar titled 'Main Menu' with a list of administrative tasks. The main area has an 'Input' section with dropdown menus for 'State' (set to 'Singapore') and 'Locality' (set to 'Adam Road - 289882'), and a 'Register' button. Below this is an 'Actions' section with two radio buttons: one for 'Create Accumulation Register' and another for 'Work with Accumulation Register'. At the bottom right, there's a 'Continue' button.

Work with Accumulation Register screen will be launched. List of Registers for the selected State + Locality will be listed.

On this screen, user is allowed to inquire on register details, modify register details, inquire on the register exposure or remove a register.

The screenshot shows the 'Work with Accumulation Register' interface. On the left, there's a sidebar with 'CSC INTEGRAL Admin' branding and sections for 'Extra Info' and 'Functions'. The main area has tabs for 'State' (SGP: Singapore) and 'District / Locality' (289882: Adam Road - 289882). A 'Search' button is also present. Below these are fields for 'Street/Estate' and 'Building/Block'. A 'More...' button is located at the top right of the table. The table lists six registers:

| Select | Street Number / Lot | Street / Estate | Building / Block | District / Locality | Register |
|--------------------------|---------------------|------------------|------------------|---------------------|-----------|
| <input type="checkbox"/> | | Woodlands Ave 12 | Blk 400 | 289882 | S00000009 |
| <input type="checkbox"/> | 500 | Pennylane | Jasper | 289882 | S00000010 |
| <input type="checkbox"/> | | Goldenville | Hartsford | 289882 | S00000012 |
| <input type="checkbox"/> | | | Quartet Tower | 289882 | S00000014 |

At the bottom, there are buttons for 'Inquire', 'Modify', 'Exposure', and 'Remove'. Navigation links like 'Exit', 'Previous', 'Refresh', and 'Continue' are at the very bottom.

Inquire on Register Details:

Select the register to be inquired upon and click on the Inquire button.

This screenshot is identical to the one above, but the third row in the table has a checked checkbox in the 'Select' column, indicating it is selected for inquiry. All other elements, including the sidebar, search fields, and bottom buttons, remain the same.

Fire Accumulation Register Maintenance screen will be launched. Details are the same as the details discussed during creation of register. During Inquiry, all fields are non-modifiable. Click Continue after inquiring on the details. System will return to the Work with Accumulation Register screen. In the Work with Accumulation screen, click on Refresh to refresh list of registers.

Modify Accumulation Register:

Select Register to be modified and click on the Modify button.

Fire Accumulation Register Maintenance screen will be launched. Modify details and click on Continue to proceed. For the sample below, Street/Estate was added. System will return to Work with Accumulation Register screen after clicking on Continue. In the Work with Accumulation screen, click on Refresh to refresh list of registers.

The screenshot shows the 'Fire Accumulation Register Maintenance' page. On the left, there's a sidebar with 'Extra Info' and 'Functions' sections. The main area has tabs for 'Details' and 'Limits'. Under 'Details', there are fields for 'Occupancy' (Business), 'Hazard Grade' (Sprinkler), and 'Remark'. Under 'Limits', there are fields for 'Fire Protection Code' (Sprinkler and Alarm), 'Construction' (Class A Construction), and 'Effective Date' (01/01/2013). The 'District/Locality' section shows 'Adam Road - 289882' and 'Street/Estate' (Cecil Street) which is highlighted with a red box. The 'Register' section shows 'S00000014' and 'Building/Block' (Quartet Tower). At the bottom, there are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue'.

Inquire on Register Exposure:

Select Register to be modified and click on the Exposure button.

The screenshot shows the 'Work with Accumulation Register' page. The left sidebar has 'Extra Info' and 'Functions' sections. The main area has a search bar with dropdowns for 'State' (SGP: Singapore) and 'District / Locality' (289882: Adam Road - 289882). Below the search bar is a 'More...' button. A table lists registers with columns: Select, Street Number / Lot, Street / Estate, Building / Block, District / Locality, and Register. The first row has an empty checkbox. The second row has a checkbox followed by '500' in the Street Number / Lot column. The third row has a checked checkbox followed by 'Goldenville' in the Street / Estate column. The fourth row has an empty checkbox followed by 'Cecil Street' in the Street / Estate column. At the bottom, there are buttons for 'Inquire', 'Modify', 'Exposure' (which is highlighted with a red box), and 'Remove'.

Work with Accumulation Exposure screen will be launched which consists of a main screen and two tabs (Limit & Exposure and Exposure Details).

Limits & Exposure tab shows the limits and exposure of the given register as at a particular date.

The screenshot shows the 'Work With Accumulation Exposure' interface. At the top, there are input fields for State (SGP), Street (Goldenville, Hartsford), District/Locality (289882), Register (S00000012), Fire Protection Code (Sprinkler), Occupancy (Business), and Hazard Grade (01). Below these, there are two tabs: 'Limits & Exposure' (selected) and 'Exposure Details'. The 'Limits & Exposure' section contains a table with columns for Net Retention, Government, Gross Retention, 1st Surplus, 2nd Surplus, 3rd Surplus, 4th Surplus, Fac Obligation, Fac Open Cover, Specific QS, and Total Fac. The 'Exposure as at' date is set to 07/06/2013. The 'Exposure Details' section is currently empty. At the bottom, there are navigation buttons: Exit, Previous, Refresh, and Continue.

Exposure Details tab display all policies under the selected register. Policy hyperlinks are available to view policy details.

The screenshot shows the 'Work With Accumulation Exposure' interface with the 'Exposure Details' tab selected. The main content area displays a table of policies. The table has columns for Policy, Risk, Effect From, Floor, Total SI(LCE), Net Retention, Government, Fac Obligation, Specific QS, Treaty, Status, Effect To, PML%, Currency, Gross Retention, Surplus, Fac Open Cover, and Total Fac. The table contains several rows of policy information, with some cells containing hyperlinks. At the bottom, there are navigation buttons: Exit, Previous, Refresh, and Continue.

CSC INTEGRAL Admin

Work with Contract Enquiry

Session Info | Help | Home | Logout

Policy

| | | |
|-----|----------|------|
| FIR | F0000085 | Fire |
|-----|----------|------|

Policy Owner

| | |
|----------|-----------------|
| 50000434 | Acorn Pte. Ltd. |
|----------|-----------------|

Agent

| | |
|----------|-----------------|
| 10000093 | Acorn Pte. Ltd. |
|----------|-----------------|

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| Risk Number | Risk Type | RI Method | Reference | Attach |
|-------------|-----------|-----------------------------|-----------|--------|
| 1 | Fire | 1 - Treaty & Facultative RI | | 01/0 |
| 2 | Fire | 0 - Automatic Treaty RI | | 01/0 |
| 3 | Fire | 0 - Automatic Treaty RI | | 01/0 |

[View](#) [Gross Premium](#) [Ceded Premium](#)

[Exit](#) [Continue ➔](#)

Click Continue after inquiring the accumulation exposure. System will return to Work with Accumulation Register screen after clicking on Continue. In the Work with Accumulation screen, click on Refresh to refresh list of registers.

CSC INTEGRAL Admin

Work With Accumulation Exposure

Session Info | Help | Home | Logout

State SGP **District/Locality** 289882 **Register** S00000012

Street Goldenville Hartsford

Fire Protection Code Sprinkler **Occupancy** Business **Hazard Grade** 01

Limits & Exposure **Exposure Details**

| | Limits | Exposure as at |
|-----------------|-----------------|-----------------------|
| Net Retention | 100,000,000,000 | 07/06/2013 20,060,000 |
| Government | 12,000,000,000 | |
| Gross Retention | 50,000,000,000 | |
| 1st Surplus | 10,000,000,000 | |
| 2nd Surplus | 20,000,000,000 | |
| 3rd Surplus | 30,000,000,000 | |
| 4th Surplus | 40,000,000,000 | |
| Fac Obligation | | |
| Fac Open Cover | | |
| Specific QS | | 3,380,000 |
| Total Fac | | 240,000 |

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

Remove Register:

Select Register to be deleted and click on the Remove button.

The screenshot shows the 'Work with Accumulation Register' interface. On the left, there's a sidebar with 'CSC' and 'INTEGRAL Admin' branding, and sections for 'Extra Info' and 'Functions'. The main area has dropdowns for 'State' (SGP Singapore) and 'District / Locality' (289882 Adam Road - 289882). A 'Search' button is nearby. Below these are fields for 'Street/Estate' and 'Building/Block'. A table lists five registers, each with a checkbox column. The fourth row, for 'Cecil Street' at 'Quartet Tower', has its checkbox checked. A 'More...' button is in the top right of the table area. At the bottom are buttons for 'Inquire', 'Modify', 'Exposure', and 'Remove'. A footer bar includes 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Fire Accumulation Register Maintenance screen will be launched. Click Continue to confirm deletion of register.

The screenshot shows the 'Fire Accumulation Register Maintenance' screen. The left sidebar is identical to the previous one. The main area has sections for 'State' (Singapore), 'Street No./Lot' (Cecil Street), 'District/Locality' (Adam Road - 289882), 'Register' (S00000014), and 'Building/Block' (Quartet Tower). Below these are 'Situation' fields containing 'Tanjong Pagar'. Under the 'Details' tab, there are fields for 'Occupancy' (Business), 'Hazard Grade' (01), 'Remark' (empty), 'Fire Protection Code' (Sprink), 'Construction Class' (empty), and 'Effective Date' (01/01/2013). Under the 'Limits' tab, there are checkboxes for 'Exposure Check' (unchecked), 'Hazard External Exposure' (unchecked), and 'Previous Effective' (unchecked). A footer bar includes 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

System will return to Work with Accumulation Register screen. Note that the register that was removed will no longer be included in the list.

The screenshot shows the 'Work with Accumulation Register' page. At the top, there are dropdown menus for 'State' (SGP: Singapore) and 'District / Locality' (289882: Adam Road - 289882). Below these are fields for 'Street/Estate' and 'Building/Block'. A 'Search' button is located to the right of the search fields. The main area contains a table with columns: Select, Street Number / Lot, Street / Estate, Building / Block, District / Locality, and Register. The table lists three entries:

| Select | Street Number / Lot | Street / Estate | Building / Block | District / Locality | Register |
|--------------------------|---------------------|------------------|------------------|---------------------|-----------|
| <input type="checkbox"/> | | Woodlands Ave 12 | Blk 400 | 289882 | S00000009 |
| <input type="checkbox"/> | 500 | PennyLane | Jasper | 289882 | S00000010 |
| <input type="checkbox"/> | | Goldenville | Hartsford | 289882 | S00000012 |

At the bottom of the table are buttons for 'Inquire', 'Modify', 'Exposure', and 'Remove'. Below the table are navigation links: 'Exit', 'Previous', 'Refresh', and 'Continue'.

6.5.2 Marine Cargo Accumulation

Integral P&C's Marine Accumulation subsystem provides all of the functions necessary to create vessel and voyage registers and maintain accurate details of the exposure on each voyage. Exposure limits are maintained for net retentions and risk exposure for each type of treaties.

As policies are entered into the system, the voyage register is automatically updated with the risk information. New voyages may be registered during creation of a risk, if necessary. The voyage numbers must be defined in the Auto Number Allocation Table (T3642) to enable the new voyage creation. On-line enquiry facilities are available which allow the user to immediately review voyage future exposure. In addition, batch reports are provided to report on the status of all registers and highlight over-exposed registers.

The exposure enquiry is to reflect all the policies (risks) which are effective as at the specified date, excluding lapsed and cancelled. Renewal policies which have expired as at the specified date but are still waiting for renewal, would be included in the enquiry and report. Non-renewal policies to be excluded from the exposure once expiry date is earlier than the exposure date.

Three types of reports can be generated by the Vessel Accumulation Register Reporting subsystem:

- Vessel Accumulation Register - By Vessel code.
This report prints a list of all Vessel Accumulation Registers, and their associated voyages, in Vessel code order.

- Vessel Accumulation Register - By Vessel name.
This report prints a list of all Vessel Accumulation Registers, and their associated voyages, in Vessel name order.
- Vessel Accumulation Register Exposure.
This report prints a list of vessel accumulation registers and their associated risks. Any “overexposed” register is highlighted in the report.

Below is the Marine Accumulation Submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “Marine Accumulation” option.

Actions:

- Create Vessel – used for creating Vessel
- Modify Vessel details – used for modifying existing Vessel
- Inquire on Vessel details – used for inquiring existing Vessel details
- Create Voyage Number – used for creating new Voyage under a particular Vessel
- Modify Voyage details – used for modifying existing Voyage
- Inquire on Voyage details – used for inquiring existing Voyage
- Inquire on Risks and Exposure on a Voyage – used to display total exposure of a particular Vessel Accumulation Register

6.5.2.1 Create Vessel

Enter the Vessel field manually. Select Create Vessel action and click Continue.

The screenshot shows the 'Marine Accumulation Submenu' screen. On the left is a 'Main Menu' sidebar with various administrative options like System Administration, Batch Processing, and Clients. The main area has an 'Input' section with 'Vessel' set to 'BLUESKY' and a search icon. Below it is an 'Actions' section containing several radio button options: 'Create Vessel' (selected), 'Create Voyage Number', 'Modify Vessel details', 'Modify Voyage details', 'Inquire on Vessel details', and 'Inquire on Voyage details'. At the bottom right is a 'Continue' button.

Vessel Maintenance screen will be launched. This is where the Vessel details will be entered.

The screenshot shows the 'Vessel Maintenance' screen. It includes fields for Vessel name ('BLUESKY/Blue Sky'), Owner, Active status (checked), Type (dropdown), Power (dropdown), Dead Weight (dropdown), Motor Make (dropdown), Dimension (dropdown), Construction (dropdown), Gross Tonnage (dropdown), Year Built (dropdown), Class (dropdown), Net Tonnage (dropdown), Serial No (dropdown), Flag ('Singapore'), and Horse Power (dropdown). Below these are sections for 'Limit group' ('Marine Accumulation') and 'Limits': Surplus, - 4th Layer (400,000,000), - 3rd Layer (300,000,000), - 2nd Layer (200,000,000), - 1st Layer (100,000,000). To the right are corresponding fields: Fac Obligation, Fac Open Cover, Gross Retention, Government, and Net Retention. Navigation buttons at the bottom include 'Exit', 'Previous', 'Refresh', and 'Continue'.

Enter all mandatory details. Click on Refresh to know the mandatory fields which would be highlighted in red. Click Continue after entering all the details.

Below are the mandatory fields:

Mandatory Fields:

| Field | Description |
|---|---|
| Vessel | The description of the Vessel |
| Flag | This field displays the flag carried by the Vessel. It is usually the country where the vessel is registered. |
| Limit Group | This is the retention limit group associated with the corresponding accumulation register. Use dropdown list to select value. Valid values are maintained in Table T4698. |
| Limits (Surplus, Quota Share, Fac, Government, Gross and Net Retention) | This is the accumulation group limit which values depend on the Limit Group selected. Limits per Limit Group are being setup in Table T4698. |

6.5.2.1 Modify/Inquire on Vessel Details

These actions are used for modifying or inquiring an existing Vessel detail. Vessel field should be entered by either typing the value manually or by using the search icon.

During inquiry, all fields are non-modifiable.

6.5.2.2 Create Voyage Number

Vessel field should be entered by either typing the value manually or by using the search icon.

Depending on the insurance company, Voyage field may be assigned manually or may be auto-generated by the system. If it is to be assigned manually, user needs to type in the voyage manually. This is an alpha-numeric field that can accept up to 10 characters. If voyage needs to be auto-generated, leave this field as blank. For below sample, auto-generated voyage number will be shown.

Select Create Voyage Number action and click on Continue to proceed.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Marine Accumulation Submenu

Session Info | Help | Home | Logout

Input

| | |
|---|--|
| Vessel BLUESKY <input type="button" value=""/> | Voyage <input type="button" value=""/> |
|---|--|

Actions

| | | |
|---|---|---|
| <input type="radio"/> Create Vessel | <input type="radio"/> Modify Vessel details | <input type="radio"/> Inquire on Vessel details |
| <input checked="" type="radio"/> Create Voyage Number | <input type="radio"/> Modify Voyage details | <input type="radio"/> Inquire on Voyage details |
| <input type="radio"/> Inquire on Risks and Exposure on a Voyage | | |

Continue ➔

Voyage Maintenance screen will be launched.

CSC INTEGRAL Admin

Extra Info

Voyage Maintenance

Session Info | Help | Home | Logout

Vessel
BLUESKY Blue Sky

Voyage Number
00000011

Active

Llyods Reference

Sailing From Singapore

On or About 15/06/2013

Sailing To Worldwide

On or About

Limit Group Marine Accumulation

Limits

| Surplus | Fac Obligation | |
|-------------------------|------------------------------|---------------------------------|
| -4th Layer 400000000 | Fac Open Cover 0 | <input type="button" value=""/> |
| -3rd layer 300000000 | Gross Retention 500000000 | <input type="button" value=""/> |
| -2nd Layer 200000000 | Government 120000000 | <input type="button" value=""/> |
| -1st Layer 100000000 | Net Retention 100000000 | <input type="button" value=""/> |

Notes

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

Enter all mandatory details. Click on Refresh to know the mandatory fields which would be highlighted in red. Click Continue after entering all the details.

Below are the mandatory fields:

Mandatory Fields:

| Field | Description |
|--------------|---|
| Sailing From | This is the port from which the Vessel will begin this particular Voyage. Use dropdown list to select value. Values are maintained using Table TR872. |

| Field | Description |
|---|---|
| On or About | This is the date on which this particular Voyage commences. Value may be entered manually or by clicking on the calendar icon. |
| Sailing To | This is the destination of this particular Voyage. Use dropdown list to select value. Values are maintained using Table TR872. |
| Limit Group | This is the retention limit group associated with the corresponding accumulation register. Use dropdown list to select value. Valid values are maintained in Table T4698. |
| Limits (Surplus, Quota Share, Fac, Government, Gross and Net Retention) | This is the accumulation group limit which values depend on the Limit Group selected. Limits per Limit Group are being setup in Table T4698. |

6.5.2.1 Modify/Inquire on Voyage Details

These actions are used for modifying or inquiring an existing Voyage detail. Vessel and Voyage fields should be entered by either typing the values manually or by using the search icons.

During inquiry, all fields are non-modifiable.

6.5.2.2 Inquire on Risks and Exposure on a Voyage

Vessel and Voyage fields should be entered by either typing the values manually or by using the search icons.

Select Inquire on Risks and Exposure on a Voyage action and click on Continue to proceed.

The screenshot shows the CSC Integral Admin software interface. On the left, there's a sidebar with a 'Main Menu' containing items like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The top center has a 'Marine Accumulation Submenu' header. The main area has two input fields: 'Vessel' with 'BLACKPEARL' and a magnifying glass icon, and 'Voyage' with '0000005' and a magnifying glass icon. Below these are several action buttons arranged in a grid: 'Create Vessel', 'Create Voyage Number', 'Inquire on Risks and Exposure on a Voyage' (which is highlighted with a red circle), 'Modify Vessel details', 'Modify Voyage details', and 'Inquire on Vessel details' and 'Inquire on Voyage details'. At the bottom right, there's a 'Continue' button.

Marine Voyage Exposure Inquiry screen will be launched which consists of a main screen and two tabs (Limits & Exposure and Exposure Details).

Limits & Exposure tab shows the limits and exposure of the given vessel and voyage.

| | Cargo | | Hull | |
|-----------------|------------|------------------|------------|------------------|
| | Limits | Current Exposure | Limits | Current Exposure |
| Net Retention | 100000000 | 1000000 | 100000000 | 200000 |
| Government | 120000000 | | 120000000 | |
| Gross Retention | 5000000000 | 1000000 | 5000000000 | 200000 |
| 1st Surplus | 100000000 | | 100000000 | |
| 2nd Surplus | 200000000 | | 200000000 | |
| Fac Obligation | | | | |
| Fac Open Cover | | | | |
| Specific QS | | | | |
| Total Fac | | | | |

Exposure Details tab display all policies under the selected vessel and voyage. Policy hyperlinks are available to view policy details.

| Policy | Risk | Total SI | Net Retention | Government | Fac Obligation | Specific QS |
|----------|--------|-----------|-----------------|------------|----------------|-------------|
| Client | Status | Currency | Gross Retention | Surplus | Fac Open Cover | Total |
| C0000016 | 1 MCS | 1,000,000 | 1000000 | | | |
| 50000434 | IF | SGD | 1000000 | | | |
| H0000038 | 1 MHC | 100,000 | 100000 | | | |
| 50000189 | IF | SGD | 100000 | | | |
| H0000041 | 1 MHC | 100,000 | 100000 | | | |
| 50000208 | PN | SGD | 100000 | | | |

CSC INTEGRAL Admin

Work with Contract Enquiry

Session Info | Help | Home | Logout

Policy

| | | | |
|-------------|--------------|--------------|--------------------------|
| MCG C000016 | MARINE CARGO | Policy Owner | 50000434 Acorn Pte. Ltd. |
|-------------|--------------|--------------|--------------------------|

Agent

| | |
|----------|-----------------|
| 10000093 | Acorn Pte. Ltd. |
|----------|-----------------|

[View](#) [Create Risk](#) [Issue Policy](#) [Gross Premium](#) [Ceded Premium](#) [Instalments](#) [RI Instalments](#) [Draft Print](#)

| Risk Number | Risk Type | RI Method | Reference | Attachment |
|-------------|------------------|-------------------------|-----------|------------|
| 1 | Marine Sea Cargo | 0 - Automatic Treaty RI | | 01/0 |

[View](#) [Gross Premium](#) [Ceded Premium](#)

[Exit](#) [Continue ➔](#)

Click Continue after inquiring the accumulation exposure. System will return to Marine Accumulation Submenu.

CSC INTEGRAL Admin

Marine Voyage Exposure Inquiry

Session Info | Help | Home | Logout

Vessel

| | | | |
|------------|------------------------|---------------|----------|
| BLACKPEARL | BLACKPEARL Black Pearl | Voyage Number | 00000005 |
|------------|------------------------|---------------|----------|

Sailing From

| | | |
|-----|------------|-----|
| SPR | Sailing To | 731 |
|-----|------------|-----|

Sailing From Date

| | |
|------------|-----------------|
| 01/05/2013 | Sailing To Date |
|------------|-----------------|

Limits & Exposure **Exposure Details**

| | Cargo | Hull | | |
|-----------------|-----------|------------------|-----------|------------------|
| | Limits | Current Exposure | Limits | Current Exposure |
| Net Retention | 100000000 | 1000000 | 100000000 | 200000 |
| Government | 120000000 | | 120000000 | |
| Gross Retention | 500000000 | 1000000 | 500000000 | 200000 |
| 1st Surplus | 100000000 | | 100000000 | |
| 2nd Surplus | 200000000 | | 200000000 | |
| Fac Obligation | | | | |
| Fac Open Cover | | | | |
| Specific QS | | | | |
| Total Fac | | | | |

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

6.6 Marine Open Cover (MOC)

Definition of the terms used in the brief discussion below.

Master Policy

- Refers to Marine Open Cover and Master Policy

Declaration Policy

- Refers to sendings, certificates and declarations.
- It is not the Stock Declaration policy.

Standard Policy

- Normal policy which is neither Master Policy nor Declaration Policy.

Below is the Marine Open Cover Submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “Marine Open Cover” option.

The screenshot shows the 'Marine Open Cover Submenu' page. At the top, there is a header bar with the CSC logo, the title 'INTEGRAL Admin', and links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left, a vertical 'Main Menu' sidebar lists various administrative functions. In the center, under the 'Actions' section, there are four radio buttons for different actions: 'Create Open Cover', 'Modify Open Cover', 'Inquire Open Cover', and 'Clone Open Cover'. A 'Continue' button is located at the bottom right of the main content area.

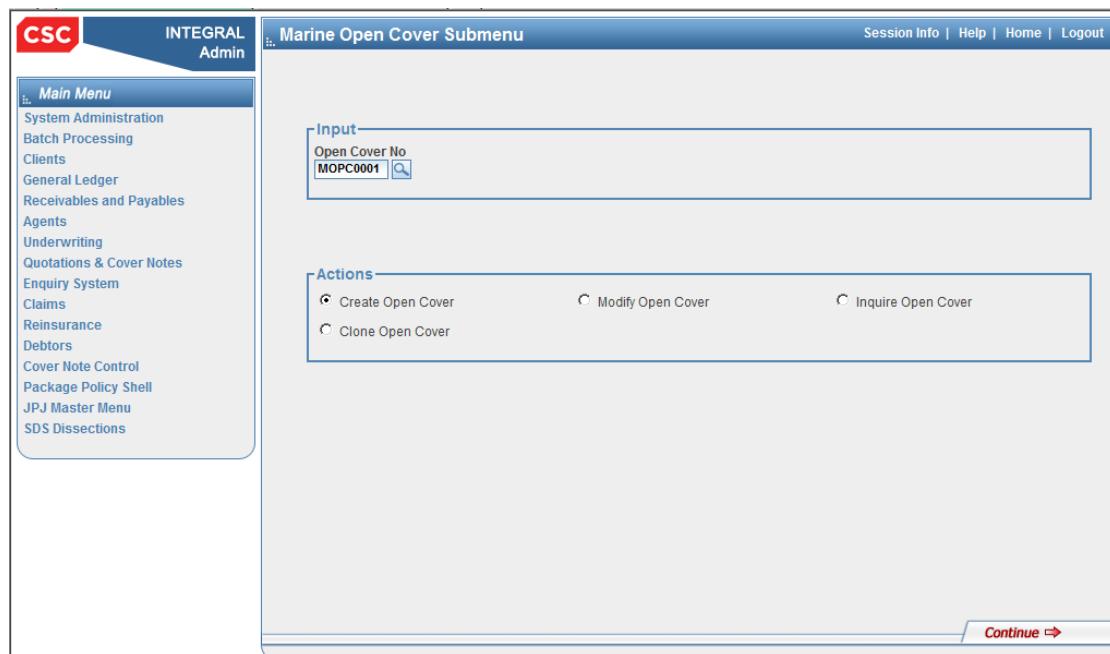
Actions:

- Create Open Cover – used to create new Marine Open Cover
- Modify Open Cover – used to modify existing Marine Open Cover
- Inquire Open Cover – used to inquire existing Marine Open Cover
- Clone Open Cover – used to copy details of an existing Marine Open Cover to a new Marine Open Cover

6.6.1 Create Open Cover

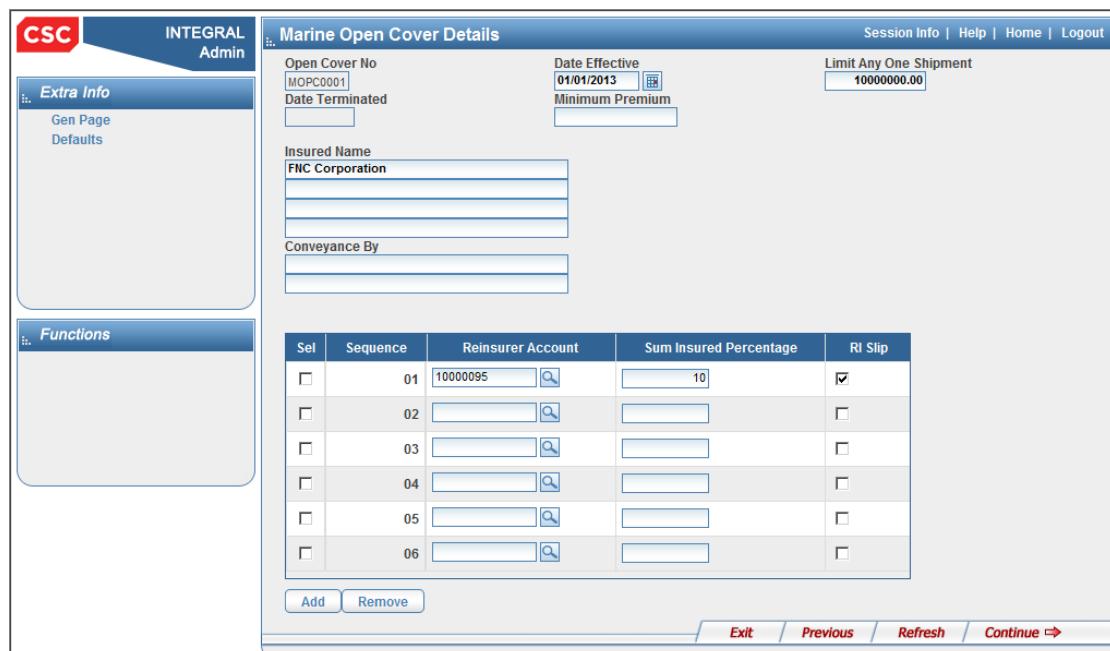
Open Cover No field must be entered manually. This field accepts up to maximum of 8 alpha numeric characters.

Select Create Open Cover action and click on Continue.



The screenshot shows the 'Marine Open Cover Submenu' page. At the top right are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left is a 'Main Menu' sidebar with various administrative options like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The main area has a header 'Marine Open Cover Submenu'. Below it is an 'Input' section containing a text field 'Open Cover No' with the value 'MOPC0001' and a search icon. An 'Actions' section contains three radio buttons: 'Create Open Cover' (selected), 'Modify Open Cover', and 'Inquire Open Cover'. A 'Clone Open Cover' option is also present. At the bottom right is a red 'Continue' button with a right-pointing arrow.

Marine Open Cover Details will be launched. This screen captures the default facultative proportional reinsurers and the corresponding percentage of the Sum Insured for a Master Policy.



The screenshot shows the 'Marine Open Cover Details' page. At the top right are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left is an 'Extra Info' sidebar with 'Gen Page' and 'Defaults' options. The main area has a header 'Marine Open Cover Details'. It includes fields for 'Open Cover No' (MOPC0001), 'Date Effective' (01/01/2013) with a calendar icon, 'Minimum Premium' (empty), and 'Limit Any One Shipment' (10000000.00). Below these are sections for 'Insured Name' (FNC Corporation) and 'Conveyance By' (empty). A table lists 'Reinsurer Account' and 'Sum Insured Percentage' for sequences 01 through 06. Sequence 01 has a checked 'RI Slip' checkbox. Buttons for 'Add' and 'Remove' are at the bottom left, and 'Exit', 'Previous', 'Refresh', and 'Continue' are at the bottom right.

| Sel | Sequence | Reinsurer Account | Sum Insured Percentage | RI Slip |
|--------------------------|----------|-------------------|------------------------|-------------------------------------|
| <input type="checkbox"/> | 01 | 10000095 | 10 | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | 02 | | | <input type="checkbox"/> |
| <input type="checkbox"/> | 03 | | | <input type="checkbox"/> |
| <input type="checkbox"/> | 04 | | | <input type="checkbox"/> |
| <input type="checkbox"/> | 05 | | | <input type="checkbox"/> |
| <input type="checkbox"/> | 06 | | | <input type="checkbox"/> |

Enter all mandatory details. Click on Refresh to know the mandatory fields which would be highlighted in red. Click Continue after entering all the details.

Listed below are not just the mandatory fields but other key fields as well.

| Field | Description |
|------------------------|--|
| Date Effective | This is the Effective Date of the Marine Open Cover details. This may be entered by either typing the date manually or by clicking on the calendar icon. |
| Limit Any One Shipment | This is used to control the Total Sum Insured in Marine Risk Screens. Amounts in the risk screens should be less than this field. |
| Insured Name | The insured name. This is to be entered manually. |
| Reinsurer Account | This is the reinsurer account number to be defaulted to the Facultative Proportional screen during new policy creation. |
| Sum Insured Percentage | This is the Sum Insured Percentage ceded to the reinsurer which will be defaulted in the Facultative Proportional screen during new policy creation. |
| RI Slip | This is a print indicator which is also defaulted in the Facultative Proportional screen during new policy creation. |

Extra Info:

Extra Info Panel is used to capture additional information. Hyperlinks are available to access each option. Click these options to launch individual extra info screen.

Gen Page

This allows the user to enter any extra details pertaining to the Marine Open Cover.

Defaults

This screen allows the maintenance of the Marine Open Cover defaults. The number of factors allowed for setting the MOC default is dependent on the setting in Table TR49Q. Details entered here will be the default when creating new Marine policy.

Upon clicking on Default hyperlink in the Extra Info, Work with Marine Open Cover Default screen will appear.

Enter all fields which will be used as a basis in defaulting values for new marine policies.

Scroll to the right to enter other fields.

Below are the key fields

| Field | Description |
|----------------|--|
| Select | This is the action to be done on the details. Dropdown list is used to select the action. Since this transaction is creation, Add action will be used. |
| Effective Date | This is the Effective Date default settings. This may be entered by either typing the date manually or by clicking on the calendar icon. |

| Field | Description |
|-----------------|---|
| Voyage To | This defines the grouping of the destination port to be used for default settings. Use dropdown list to select value. Values are maintained in Table TR49S. |
| Commodity Group | This defines the grouping of commodity to be used for default settings. Use dropdown list to select value. Values are maintained in Table TR49R. |
| Voyage From | This defines the grouping of the port of origin to be used for default settings. Use dropdown list to select value. Values are maintained in Table TR49S. |
| Packing | This defines the type of packing to be used for default settings. Use dropdown list to select value. Values are maintained in Table TR820. |
| Shipment Type | This defines the type of shipment to be used for default settings. Use dropdown list to select value. Values are maintained in Table T4989. |

Upon click on Continue, Marine Open Cover Defaults screen will be launched. Enter the details that will be defaulted during risk creation and click Continue once completed. Below sample uses Marine Rate, Risk Type and Agent Commission as the MOC defaults. Click Continue after entering the defaults.

The screenshot displays the 'Marine Open Cover Defaults' configuration page. Key input fields include:

- Open Cover:** MOPC0001, FNC Corporation
- Effective Date:** 01/01/2013
- Voyage Group:** ASIA Asia to ASIA Asia
- Commodity Group:** CATCH ALL
- Packing:** 01 Bag and Sack
- Shipment Type:** CS Cross Voyage by Sea
- Marine Rate:** 5.0000
- Risk Type:** Marine Sea Cargo
- Agent Commission:** 7.0000
- War Rate:** (empty)
- Clause Code:** (empty)
- Duty Rate:** (empty)
- Minimum Premium:** (empty)

Navigation buttons at the bottom right include: Exit, Previous, Refresh, and Continue.

System will return to the Work with Marine Open Cover Default screen. Click Continue to proceed.

System will return to Marine Open Cover Details screen. Note that Defaults Extra Info has now a notes icon indicating that details are entered inside this option. Click Continue to proceed.

| Sel | Sequence | Reinsurer Account | Sum Insured Percentage | RI Slip |
|--------------------------|----------|-------------------|------------------------|-------------------------------------|
| <input type="checkbox"/> | 01 | 10000095 | 10.000000 | <input checked="" type="checkbox"/> |
| <input type="checkbox"/> | 02 | | | <input type="checkbox"/> |
| <input type="checkbox"/> | 03 | | | <input type="checkbox"/> |
| <input type="checkbox"/> | 04 | | | <input type="checkbox"/> |
| <input type="checkbox"/> | 05 | | | <input type="checkbox"/> |
| <input type="checkbox"/> | 06 | | | <input type="checkbox"/> |

Marine Open Cover Submenu will be launched and message that last transaction was processed will be written in the Messages panel.

After creating a Marine Open Cover, it may now be used in creating a Marine new policy.

When issuing a Declaration Policy for marine certificates, user would enter the Open Cover Number in 'Master Policy' field of the New Business Header screen. This Open Cover must be captured before through the Marine Open Cover submenu.

See sample New Business Policy Header screen below that is used for illustration. (Refer to Create New Policy section for the steps on how to create a new policy).

Note that Copy Facultative RI field defaults to 'From Marine Open Cover'.

Risk Type Selection

Risk Number: 0001 Certificate Number: []

| | Risk Type | Description |
|-------------------------------------|-----------|---------------------------|
| <input type="checkbox"/> | MCA | MARINE AIR CARGO |
| <input type="checkbox"/> | MCL | MARINE CARGO LAND TRANSIT |
| <input type="checkbox"/> | MCO | MARINE CARGO - OTHERS |
| <input type="checkbox"/> | MCP | MARINE CARGO PARCEL POST |
| <input checked="" type="checkbox"/> | MCS | MARINE SEA CARGO |

Reinsurance Method: Treaty & Facultative RI

Copy Facultative RI: From Marine Open Cover

Copy From Risk Number

Exit | Previous | Refresh | Continue ➔

Enter risk details that match Marine Open Cover details.

INTEGRAL Admin

Policy: MCC C0000021 Risk: 0001 Attached On: 01/01/2013

Effective Date: 01/01/2013 SI Currency: SGD At: 1.000000000

Rating Flag: Automatic Free of Charge: []

Vessel Name: BLUESKY Voyage Number: 00000011 Shipment Type: Cross Voyage by Sea

Voyage From: SGP Singapore Voyage To: 731 Malaysia Airway Bill Number: []

Shipping Details: Insured Cargo: Risk SI & Premium

Transhipment Vessel: [] Transhipment Voyage Nbr: [] Transhipment Type: []

Conveyance: Blue Sky Inland: [] Remark on Debit Note: []

Survey Agent: Singapore - Survey Agent Settlement Agent: Singapore - Settling Agent Number of Policy Copies: []

Estimated Departure Date: 15/06/2013 Estimated Arrival Date: []

Claim Payable At: [] Excess: []

Exit | Previous | Refresh | Continue ➔

CSC INTEGRAL Admin

Extra Info

- Details
- Deliverer

Functions

- Prm BilCcy

| Sel | SN | Code | Interest Insured | XT | Package | Sum In |
|--------------------------|----|----------|------------------|----------------------------------|----------|----------------------------------|
| <input type="checkbox"/> | 01 | 001 | Bag | <input type="button" value="X"/> | 01 | <input type="button" value="X"/> |
| <input type="checkbox"/> | 02 | -Select- | | <input type="button" value="X"/> | -Select- | <input type="button" value="X"/> |

Total Insured Goods

Risk SI & Premium

Session Info | Help | Home | Logout

Policy: MCC C0000021 MARINE CARGO Risk: 0001 MARINE SEA CARGO Attached On: 01/01/2013
 Effective Date: 01/01/2013 Billing Currency: SGD SI Currency: SGD At: 1.000000000
 Rating Flag: Automatic Free of Charge Risk Termination Date:
 Vessel Name: BLUESKY Blue Sky Voyage Number: 00000011
 Voyage From: SGP Singapore Voyage To: 731 Malaysia Shipment Type: Cross Voyage by Sea
 Airway Bill Number:

Shipping Details **Insured Cargo** **Risk SI & Premium**

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

Note that in the Risk & SI Premium tab, Premium Rate was defaulted to the Marine Rate setup in the Marine Open Cover Default.

CSC INTEGRAL Admin

Extra Info

- Details
- Deliverer

Functions

- Prm BilCcy

| Sum Insured | | Premium Rate | Premium | Premium Class |
|---------------------------|---|---------------------------------------|---------------------------------------|---------------------------------------|
| Total Insured Goods | <input type="text" value="1000000"/> | <input type="text" value="5.0000"/> | <input type="text" value="50000.00"/> | Marine Cargo MCM |
| Surcharges | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="button" value="Select"/> |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="button" value="Select"/> |
| War Risks | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="button" value="Select"/> |
| Custom_Duty_Currency | <input type="button" value="-Select-"/> | <input type="text"/> | <input type="text"/> | <input type="button" value="Select"/> |
| Total Sum Insured/Premium | <input type="text" value="1000000"/> | <input type="text" value="50000.00"/> | | |

Risk SI & Premium

Session Info | Help | Home | Logout

Policy: MCC C0000021 MARINE CARGO Risk: 0001 MARINE SEA CARGO Attached On: 01/01/2013
 Effective Date: 01/01/2013 Billing Currency: SGD SI Currency: SGD At: 1.000000000
 Rating Flag: Automatic Free of Charge Risk Termination Date:
 Vessel Name: BLUESKY Blue Sky Voyage Number: 00000011
 Voyage From: SGP Singapore Voyage To: 731 Malaysia Shipment Type: Cross Voyage by Sea
 Airway Bill Number:

Shipping Details **Insured Cargo** **Risk SI & Premium**

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

In the Risk R/I Treaty Details New Business screen, the FAC Proportional percentage defaults to the setup in Marine Open Cover.

The screenshot shows the 'Risk R/I Treaty Details New Business' screen. In the 'Functions' sidebar, 'FAC Proportional' is selected. The main area displays various insurance parameters. A red box highlights the 'FAC Proportional' row in the table below, which shows a percentage of 10.000000 and amounts of 100000 SGD and 100000 LCE.

| | Percent | LCE Amount | Original Amount | PML% |
|-------------------------|------------------|---------------|-----------------|------|
| Net Retention | 90.000000 | 900000 | 900000 | |
| Quota Share | | | | |
| 1 Surplus Treaty | | | | |
| Gross Retention | 90.000000 | 900000 | 900000 | |
| Government | | | | |
| FAC Proportional | 10.000000 | 100000 | 100000 | |
| G.A.L. | 100.000000 | 1000000 | 1000000 | |
| Total | | 1000000 | 1000000 | |

In the FAC Proportional New Business screen, Reinsurance details defaults to the Reinsurance Account and % setup in the Marine Open Cover.

The screenshot shows the 'FAC Proportional New Business' screen. In the 'Functions' sidebar, 'By Reinsurer' is selected. The main area displays reinsurance information. A red box highlights the 'Reinsurer Account' row in the table below, which shows an account number of 10000095 and a premium percentage of 10.000000.

| Sel | Reinsurer Account Broker's Reference | Sum Insured % Premium % | Sum Insured (LCE) Premium (LCE) | Sum Insured (Orig.) Premium (Orig.) |
|-----|---|----------------------------|------------------------------------|--|
| | 10000095 Acorn FAC RI | 10.000000 | 100000 | 100000 |

6.6.2 Modify/Inquire Open Cover

These actions are used for modifying and inquiring an existing Marine Open Cover. Open Cover No should be entered by either typing the value manually or by using the search icon.

During inquiry, all fields are non-modifiable.

6.6.3 Clone Open Cover

This action is used to copy an existing Marine Open Cover to create a new one. Open Cover No should be entered by either typing the value manually or by using the search icon.

In the Clone Open Cover screen, Open Cover to field should be entered. This is the new Marine Open Cover code. New Effective Date must be entered as well.

The screenshot shows the CSC INTEGRAL Admin software interface. On the left, there's a sidebar with 'Extra Info' and 'Functions' sections. The main area is titled 'Clone Open Cover' and contains fields for 'Open Cover' (MOPC0001) and 'to' (MOPC0002), with a search icon next to the 'to' field. Below these is an 'Effective Date' field set to '01/01/2013' with a calendar icon. At the top right, there's a 'Session Info' bar with links for Help, Home, and Logout. At the bottom, there are navigation links for Exit, Previous, Refresh, and Continue.

6.7 Agent Portfolio Transfer

When an agent no longer does business with an insurance company, a new agent will take over all the businesses being handled by the old agent.

The Agent portfolio Transfer function is used to transfer policies and cover notes with or without outstanding debit, between agents. This can be done, either on a policy by policy basis, or in bulk.

Transfer of policies or cover notes may only be done between agents with same account types.

Below is the Transfer Agent Policies submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “Agent Portfolio Transfer” option.

The screenshot shows the INTEGRAL Admin application interface. On the left, a vertical sidebar titled "Main Menu" lists various administrative functions. At the top right, there are links for "Session Info", "Help", "Home", and "Logout". The main content area is titled "Transfer Agent Policies". It contains three input fields: "From Agent" (with a search icon), "To Agent" (with a search icon), and "Effective Date" (with a calendar icon). Below these is a section titled "ACTION" containing two radio button options: "Scroll & Select Policies and Cover Notes" and "Bulk Transfer of Policies and Cover Notes". At the bottom right of the main area is a "Continue" button with a right-pointing arrow.

Actions:

- Scroll & Select Policies and Cover Notes – used to do agent transfer on a policy by policy basis
- Bulk Transfer of Policies and Cover Notes – used to do agent transfer by bulk

6.7.1 Scroll & Select Policies and Cover Notes

Enter ‘From Agent’, ‘To Agent’ and ‘Effective Date’ fields where:

- From Agent is the account number of the agent from which the policies are to be transferred
- To Agent is the account number of the agent to which the policies are to be transferred
- Effective Date is used to search for valid contracts with the same or lower date.

From and To Agents may be entered manually or by using the search icon. Effective Date may be entered manually or by using the calendar icon.

Select Scroll & Select Policies and Cover Notes and click Continue.

The screenshot shows the 'Transfer Agent Policies' page. At the top left is the 'CSC' logo and 'INTEGRAL Admin' text. On the top right are links for 'Session Info', 'Help', 'Home', and 'Logout'. The main area has a blue header bar with the title 'Transfer Agent Policies'. Below this is a form with three sections: 'Input', 'ACTION', and a 'Continue' button at the bottom right.

Input

| | | |
|------------------------|----------------------|------------------------------|
| From Agent 10000093 | To Agent 10000099 | Effective Date 01/01/2013 |
|------------------------|----------------------|------------------------------|

ACTION

Scroll & Select Policies and Cover Notes
 Bulk Transfer of Policies and Cover Notes

Continue ➔

Agent Portfolio Transfer Selection screen will be launched.

This screen provides filters for easier searching of records.

Select the record to be transferred and click on Including Debits or Excluding Debits button where:

- Including Debits – transfer policies including the outstanding debit amounts
- Excluding Debits – transfer policies excluding the outstanding debit amounts

| Select | Policy | Class | Inception Date | Expiry Date | Client | Status | Debit |
|-------------------------------------|----------|-------|----------------|-------------|----------|--------|-------|
| <input type="checkbox"/> | 00000064 | IAR | 01/01/2013 | 31/12/2013 | 50000434 | QU | |
| <input checked="" type="checkbox"/> | A0000037 | HOS | 01/01/2013 | 31/12/2013 | 50000434 | IF | |
| <input type="checkbox"/> | A0000038 | LPP | 01/01/2013 | 31/12/2013 | 50000434 | IF | |
| <input type="checkbox"/> | A0000043 | EEI | 01/01/2013 | 31/12/2013 | 50000434 | IF | |
| <input type="checkbox"/> | A0000044 | EEI | 01/01/2013 | 31/12/2013 | 50000434 | IF | |
| <input type="checkbox"/> | A0000045 | AGT | 01/01/2013 | 31/12/2013 | 50000434 | IF | |
| <input type="checkbox"/> | A0000049 | PAI | 01/06/2012 | 31/05/2013 | 50000434 | IF | |
| <input type="checkbox"/> | A0000050 | HOS | 01/06/2012 | 31/05/2013 | 50000434 | IF | |
| <input type="checkbox"/> | A0000053 | AAR | 01/01/2013 | 01/01/2014 | 50000204 | IF | |

System will return to the submenu after the transfer.

Input

From Agent

To Agent

Effective Date

ACTION

Scroll & Select Policies and Cover Notes

Bulk Transfer of Policies and Cover Notes

Continue ➔

Using Policy Inquiry (which will be discussed in Section 6.9 Enquiry), the latest transaction now contains the new agent.

The screenshot shows the INTEGRAL Admin system's Policy Inquiry screen. The 'Agent' field is highlighted with a red box, containing '10000099' and 'Hongstar Incorporated'. Other fields include Policy (HOS A0000037 Hospital & Surgical), Service Branch (Branch 10), Original Inception (01/01/2013), and various renewal and proposal details.

6.7.2 Bulk Transfer of Policies and Cover Notes

Like Scroll & Select Policies option, ‘From Agent’, ‘To Agent’ and ‘Effective Date’ fields must be entered as well to do bulk transfer of policies.

Select Bulk Transfer of Policies and Cover Notes action and click on Continue.

The screenshot shows the INTEGRAL Admin system's Transfer Agent Policies screen. The 'ACTION' section has 'Bulk Transfer of Policies and Cover Notes' selected. Input fields include 'From Agent' (10000099) and 'To Agent' (10000093). The 'Effective Date' field is set to '01/01/2013'.

Before doing the Bulk transfer, use the Scroll & Select action first to check how many records are under the ‘From Agent’. In below sample, there are three records under from agent 10000099 (Hongstar Incorporated).

The screenshot shows the 'Agent Portfolio Transfer Selection' page. The 'From Client' field is set to 10000099, Hongstar Incorporated. The 'To Client' field is set to 10000093, Acorn Pte. Ltd. The 'Effective Date' is 01/01/2013. The 'Class' dropdown is set to 'Select'. The 'Inception Date' and 'Expiry Date' fields are empty. The 'Client' search bar contains 'Acorn Pte. Ltd.' and has a magnifying glass icon. A 'More...' button is visible above the table. The table lists three policies:

| Select | Policy | Class | Inception Date | Expiry Date | Client | Status | Debits |
|--------------------------|----------|-------|----------------|-------------|----------|--------|--------|
| <input type="checkbox"/> | A0000037 | HOS | 01/01/2013 | 31/12/2013 | 50000434 | IF | |
| <input type="checkbox"/> | A0000038 | LPP | 01/01/2013 | 31/12/2013 | 50000434 | IF | |
| <input type="checkbox"/> | V0000110 | VPM | 01/01/2013 | 31/12/2013 | 50000447 | IF | |

At the bottom, there are buttons for 'Including Debits' and 'Excluding Debits', and links for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Do a Bulk transfer from agent 10000099 (Hongstar Incorporated) to 10000093 (Acorn Pte. Ltd.). Check on ‘To Transfer Debtors’ checkbox to transfer policies including their outstanding debtor amounts. Click Continue to proceed.

The screenshot shows the 'Transfer Agent Portfolio' page. The 'From Agent' field is set to 10000099, Hongstar Incorporated. The 'To Agent' field is set to 10000093, Acorn Pte. Ltd. The 'To Transfer Debtors' checkbox is checked. At the bottom, there are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

System will return to the submenu after transfer.

The screenshot shows the 'Transfer Agent Policies' screen. At the top right, there are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left, a sidebar titled 'Main Menu' lists various administrative functions. The main area has sections for 'Input' and 'ACTION'. In the 'Input' section, there are fields for 'From Agent' (with a search icon), 'To Agent' (with a search icon), and 'Effective Date' (with a calendar icon). The 'ACTION' section contains two radio buttons: one for 'Scroll & Select Policies and Cover Notes' and another for 'Bulk Transfer of Policies and Cover Notes'. A 'Continue' button is located at the bottom right.

6.8 Client Portfolio Transfer

The Client Portfolio Transfer Function is used to transfer policies and cover notes with or without outstanding debit, between policyholders. This can be done, either on a policy by policy basis or in bulk.

Below is the Transfer Client Policies submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “Client Portfolio Transfer” option.

The screenshot shows the 'Transfer Client Policies' screen. At the top right, there are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left, a sidebar titled 'Main Menu' lists various administrative functions. The main area has sections for 'INPUT' and 'ACTION'. In the 'INPUT' section, there are fields for 'From Client Number' (with a search icon), 'To Client Number' (with a search icon), and 'Effective Date' (with a calendar icon). The 'ACTION' section contains two radio buttons: one for 'Scroll & Select Policies and Cover Notes' and another for 'Bulk Transfer of Policies and Cover Notes'. A 'Continue' button is located at the bottom right.

6.8.1 Scroll & Select Policies and Cover Notes

To do a transfer, the user must select the client number of the policy holder from which the policies / cover notes are to be transferred, and the client number of the policyholder to which the policies are to be transferred. These may either be typed in manually or by using the search icon.

The effective date of the transfer must also be entered by either typing the date manually or by using the calendar icon.

Select Scroll & Select Policies and Cover Notes action and click on Continue.

The screenshot shows the INTEGRAL Admin software interface. On the left, there is a vertical navigation menu titled 'Main Menu' containing various administrative options. The main area is titled 'Transfer Client Policies'. It has three input fields: 'From Client Number' (50000434), 'To Client Number' (50000449), and 'Effective Date' (01/01/2013). Below these is an 'ACTION' section with two radio button options: 'Scroll & Select Policies and Cover Notes' (selected) and 'Bulk Transfer of Policies and Cover Notes'. At the bottom right, there is a 'Continue ➔' button.

Client Portfolio Transfer Selection screen will be launched.

This screen provides filters for easier searching of records.

Select the record to be transferred and click on Including Debits or Excluding Debits button where:

- Including Debits – transfer policies including the outstanding debit amounts
- Excluding Debits – transfer policies excluding the outstanding debit amounts

The screenshot shows the 'Client Portfolio Transfer' screen. At the top, there are input fields for 'From Client' (50000434, Acorn Pte. Ltd.), 'To Client' (50000449, FNC Entertainment), and 'Effective Date' (01/01/2013). Below these are 'Filters' for 'Class' (with a search icon) and date ranges 'From' and 'To'. A table lists policies with columns: Select, Policy, Class, Inception Date, Expiry Date, Agent, and Status. One policy is selected (A0000038, LPP). At the bottom, buttons for 'Including Debits' and 'Excluding Debits' are shown, along with a date selector (01/01/2013) and a 'More...' link. Navigation buttons at the bottom include 'Exit', 'Previous', 'Refresh', and 'Continue'.

System will return to submenu after transfer.

The screenshot shows the 'Transfer Client Policies' screen. On the left, a 'Main Menu' sidebar lists various system modules. The main area has an 'INPUT' section with fields for 'From Client Number' and 'To Client Number' (both with search icons) and 'Effective Date'. Below this is an 'ACTION' section containing two radio buttons: one for 'Scroll & Select Policies and Cover Notes' and another for 'Bulk Transfer of Policies and Cover Notes'. A 'Continue' button is located at the bottom right.

6.8.2 Bulk Transfer of Policies and Cover Notes

Like Scroll & Select Policies option, ‘From Agent’, ‘To Agent’ and ‘Effective Date’ fields must be entered as well to do bulk transfer of policies.

Select Bulk Transfer of Policies and Cover Notes action and click on Continue.

The screenshot shows the 'Transfer Client Policies' screen. On the left is a vertical menu bar with sections like Main Menu, Extra Info, and Functions. The main area has a header 'Transfer Client Policies' and a 'Session Info | Help | Home | Logout' link. Below the header are three input fields: 'From Client Number' (50000434), 'To Client Number' (50000449), and 'Effective Date' (01/01/2013). A large 'ACTION' section contains two radio buttons: 'Scroll & Select Policies and Cover Notes' (unchecked) and 'Bulk Transfer of Policies and Cover Notes' (checked). At the bottom right is a 'Continue' button.

Transfer Client Portfolio screen will be launched. Check on ‘To Transfer Debtors’ checkbox to transfer policies including their outstanding debtor amounts. Click Continue to proceed.

The screenshot shows the 'Transfer Client Portfolio' screen. It has a similar layout to the previous screen with a vertical menu on the left and a main form area. The 'From Client' field is set to 50000434 (Acorn Pte. Ltd.) and the 'To Client' field is set to 50000449 (FNC Entertainment). In the top right corner, there is a 'To Transfer Debtors' checkbox which is checked. At the bottom right are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue'.

System will return to the submenu after transfer.

The screenshot shows the 'Transfer Client Policies' screen. The left sidebar lists various menu items under 'Main Menu', with 'Underwriting' highlighted. The main panel has a title 'Transfer Client Policies' and two main sections: 'INPUT' and 'ACTION'. In the 'INPUT' section, there are fields for 'From Client Number', 'To Client Number', and 'Effective Date', each with a search icon. In the 'ACTION' section, there are two radio buttons: one for 'Scroll & Select Policies and Cover Notes' and another for 'Bulk Transfer of Policies and Cover Notes'. At the bottom right is a 'Continue' button.

6.9 Enquiry

The Enquiry subsystem allows users to access five types of policy information.

All fields during inquiry are non-modifiable.

Below is the Policy Inquiry Submenu screen. This may be accessed by selecting “Underwriting” in the Main Menu and “Enquiry” option.

The screenshot shows the 'Policy Inquiry Submenu' screen. The left sidebar lists various menu items under 'Main Menu', with 'Underwriting' highlighted. The main panel has a title 'Policy Inquiry Submenu' and two main sections: 'Input' and 'Actions'. In the 'Input' section, there are fields for 'Policy Number', 'Effective Date From', and 'Effective Date To', each with a search icon. In the 'Actions' section, there are five radio buttons: 'Policy' (selected), 'Policy Experience', 'Premium Posted', 'Premium Posted With Reinsurance', and 'Endorsement Note'. At the bottom right is a 'Continue' button.

For all actions, Policy Number to be inquired must be entered by either typing it manually or by using the search icon

6.9.1 Policy

This displays all transactions that occurred on the selected policy.

Enter Policy Number, select Policy action and click Continue.

Policy Inquiry Submenu

Session Info | Help | Home | Logout

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Input

Policy Number: F0000105

Effective Date From: []

Effective Date To: []

Actions

Policy Policy Experience

Premium Posted Premium Posted With Reinsurance

Endorsement Note

Continue ➔

Policy Inquiry Selection screen will be launched.

This screen provides Sum Insured, Premium, Policy Status, Effective Date, etc. per Transaction Number.

Policy Inquiry Selection

Session Info | Help | Home | Logout

Policy

FIR F0000105 Fire Commencement Date 01/07/2013 Renewal Date 30/06/2014

Insured

50000449 FNC Entertainment Status In Force Payment Plan/Ccy Direct Bill - No Instal SGD

More...

| Transaction Number | Effective Date | Expiry Date | Renewal Number | Endorsement Number | Sum Insured/Limit | Net P |
|--------------------|----------------|-------------|----------------|--------------------|-------------------|-------|
| 00006 | 01/07/2013 | 30/06/2014 | 1 | | 4000000 | |
| 00005 | 01/01/2013 | 30/06/2013 | | 4 | 3000000 | |
| 00004 | 01/01/2013 | 30/06/2013 | | 3 | 3000000 | |
| 00003 | 01/01/2013 | 30/06/2013 | | 2 | 3000000 | |
| 00002 | 01/07/2012 | 30/06/2013 | | 1 | 3000000 | |
| 00001 | 01/07/2012 | 30/06/2013 | | | 2500000 | |

Exit | Previous | Continue ➔

Scroll to the right to view other information. Transaction numbers are hyperlinks that allow users to view the policy details.

Policy Inquiry Selection

Session Info | Help | Home | Logout

| Transaction Number | Effective Date | Expiry Date | Premium | Status | Transaction Date |
|--------------------|----------------|-------------|-----------|------------------|------------------|
| 00006 | 01/07/2013 | 30/06/2014 | 36995.70 | In Force | 06/06/2013 MARN/ |
| 00005 | 01/01/2013 | 30/06/2013 | 13723.91 | In Force | 05/06/2013 MARN/ |
| 00004 | 01/01/2013 | 30/06/2013 | 13723.91- | Cancelled Policy | 05/06/2013 MARN/ |
| 00003 | 01/01/2013 | 30/06/2013 | .00 | In Force | 04/06/2013 MARN/ |
| 00002 | 01/07/2012 | 30/06/2013 | 4644.37 | In Force | 04/06/2013 MARN/ |
| 00001 | 01/07/2012 | 30/06/2013 | 23179.53 | In Force | 03/06/2013 MARN/ |

More... [Exit](#) [Previous](#) [Continue ➔](#)

Work with Contract Enquiry will be launched after clicking on the Transaction Number hyperlink. From the Work with Contract Enquiry screen, the user can view the header and/or risk details. Click Continue from the Work with Contract Enquiry screen once inquiry on the policy details is completed.

Work with Contract Enquiry

Session Info | Help | Home | Logout

| Risk Number | Risk Type | RI Method | Reference | Attachments |
|-------------|-----------|-----------------------------|-----------|-------------|
| 1 | Fire | 1 - Treaty & Facultative RI | | 01/0 |

[View](#) [Gross Premium](#) [Ceded Premium](#) [Exit](#) [Continue ➔](#)

System will return to the Policy Inquiry Selection screen. Click Continue after inquiry is completed to return to the submenu.

The screenshot shows the 'Policy Inquiry Selection' screen. At the top, there are fields for 'Policy' (FIR F0000105, Fire), 'Commencement Date' (01/07/2013), 'Renewal Date' (30/06/2014), 'Insured' (50000449, FNC Entertainment), 'Status' (In Force), 'Payment Plan/Ccy' (Direct Bill - No Instal SGD), and a 'More...' button. Below these are sections for 'Extra Info' and 'Functions'. The main area displays a table of transactions:

| Transaction Number | Effective Date | Expiry Date | Renewal Number | Endorsement Number | Sum Insured/Limit | Net P |
|--------------------|----------------|-------------|----------------|--------------------|-------------------|-------|
| 00006 | 01/07/2013 | 30/06/2014 | | 1 | 4000000 | |
| 00005 | 01/01/2013 | 30/06/2013 | | 4 | 3000000 | |
| 00004 | 01/01/2013 | 30/06/2013 | | 3 | 3000000 | |
| 00003 | 01/01/2013 | 30/06/2013 | | 2 | 3000000 | |
| 00002 | 01/07/2012 | 30/06/2013 | | 1 | 3000000 | |
| 00001 | 01/07/2012 | 30/06/2013 | | | 2500000 | |

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

6.9.2 Policy Experience

This allows the user to enquire on policy experience from the original inception date up to the last transaction. Further detail enquiry options are available from this screen, i.e. Insured detail, Policy details, premium history, claim details, claim transaction details and premium detail.

Enter Policy Number, select Policy Experience action and click Continue.

The screenshot shows the 'Policy Inquiry Submenu' screen. On the left is a 'Main Menu' sidebar with options like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The main area has sections for 'Input' (Policy Number F0000105, Effective Date From, Effective Date To) and 'Actions' (radio buttons for Policy, Policy Experience, Premium Posted, Premium Posted With Reinsurance, Endorsement Note). A 'Continue ➔' button is at the bottom right.

Policy Experience Inquiry screen will be launched which consists of a main screen and two tabs (Yearly Experience and Insured Address).

Yearly Experience tab:

This tab displays the total premium and losses per policy period and computes the loss ratio for that policy period. These details are updated each time a transaction which posts financial records is processed against the policy or its claims.

Details are displayed individually for the last five policy periods; all periods prior to that are consolidated into the last line.

| Policy Period | Basic Premium | Gross Loss Incurred | Loss Ratio | Number of Claims |
|-------------------------|---------------|---------------------|------------|------------------|
| 01/07/2013 - 30/06/2014 | 40400.00 | | | |
| 01/07/2012 - 30/06/2013 | 30300.00 | | | |

Insured Address tab:

This tab displays the Insured's address and identification number.

The screenshot shows the 'Policy Experience Inquiry' screen. On the left, there's a sidebar with 'Extra Info' and 'Functions' sections. The main area has tabs for 'Yearly Experience' and 'Insured Address'. Under 'Insured Address', fields include 'Identity Number' (50000449), 'Address' (10/F Bluebird Tower), and 'Postcode' (600100). At the top right, there are session info links and a 'Logout' button. Below the address fields, there are summary statistics: Basic Premium (70700.00), Gross Loss Incurred, Loss Ratio, and Total Claims. A 'Continue' button is at the bottom right.

Extra Info:

Extra Info options allow users to view different modules without going out of the experience inquiry screen.

Insured Client:

This hyperlink launches the Client header screen. This allows users to view the policy owner details.

The screenshot shows the 'Client Maintain - Corporate' screen. It has tabs for 'Contact Details' and 'Other Details'. Under 'Contact Details', fields include 'Telephone1', 'Facsimile', 'Address' (10/F Bluebird Tower), and 'Postcode' (600100). Under 'Other Details', fields include 'Telephone #2', 'Telex', 'S/Tax Applicable', 'Licence Number', 'Country' (Singapore), and 'Telegram'. At the top right, there are session info links and a 'Logout' button. Below the address fields, there are additional address lines: Street.., Line 2.., Line 3.., Line 4.., Line 5.. A 'Continue' button is at the bottom right.

Policy Enquiry:

This hyperlink launches the Work with Contract Enquiry screen. This allows users to view the policy details.

| Risk Number | Risk Type | RI Method | Reference | Attachments |
|-------------|-----------|-----------------------------|-----------|-------------|
| 1 | Fire | 1 - Treaty & Facultative RI | 01/0 | |

Premium Transactions:

This hyperlink launches the Premium Posting Enquiry – Policy Level screen. This screen displays the premium summary per transaction. Trans No is a hyperlink that allows users to the view premium details of each transaction.

| Trans No. | Transaction Type | Effective Date | Gross Premium | Extra Charges | Net Premium |
|-----------|----------------------|----------------|---------------|---------------|-------------|
| 6 | Renewal Issue | 01/07/2013 | 40400.00 | 2595.70 | 36995.70 |
| 5 | Policy Reinstatement | 01/01/2013 | 15025.49 | 929.92 | 13723.91 |
| 4 | Cancellation issue | 01/01/2013 | 15025.49- | 929.92- | 13723.91- |
| 3 | Endorsement Issue | 01/01/2013 | | | |
| 2 | Endorsement Issue | 01/07/2012 | 5050.00 | 344.37 | 4644.37 |
| 1 | New Business Issue | 01/07/2012 | 25250.00 | 1679.53 | 23179.53 |

Premium Posting Enquiry – Premium Level screen will be launched after clicking on the Trans No hyperlink.

This screen displays premium due and commission per risk and per premium class basis. Risk No is hyperlink that allows users to view premium details for a particular risk and premium class.

CSC
INTEGRAL Admin
Session Info | Help | Home | Logout

Extra Info
Premium Posting Enquiry - Premium Level

Policy

| | |
|------|----------|
| FIR | F0000105 |
| Fire | |

Insured

| | |
|----------|-------------------|
| 50000449 | FNC Entertainment |
|----------|-------------------|

Transaction Type

| |
|--------------------|
| New Business Issue |
|--------------------|

Effective Date

| |
|------------|
| 01/07/2012 |
|------------|

Billing Currency

| | | |
|-----|----|----------|
| SGD | At | 1.000000 |
|-----|----|----------|

Accounting Month/Year

| | |
|----|------|
| 06 | 2013 |
|----|------|

Batch Number

| |
|-------|
| 00002 |
|-------|

More...

| Risk No. | Premium Class | Premium Due | Agent Commission | Allowance |
|----------|--------------------------------|-------------|------------------|-----------|
| 0001 | Buildings FBD | 16021.07 | 2250.00 | |
| 0001 | Earthquake & Volcanic Eruption | 266.06 | | |
| 0001 | Contents | 10642.40 | 1500.00 | |

Exit / Previous / Continue ➔

Premium Summary screen will be launched after clicking on the Risk No hyperlink.

The Premium Summary screen is identical to the Premium Posting Screen shown during policy administration transactions. This shows all of the details of the premium dissection that was selected on the previous screen.

CSC INTEGRAL Admin

Premium Summary

Session Info | Help | Home | Logout

| | | | | | | | | | | | | | | | | | | | | | | | |
|--|-------------------------------|----------------------------------|--------|--|--------|------------|---------|----------|--|--|---------|--|--|---------|--|--|----------------|-------------|--|----------|--|--|----------|
| Policy FIR F0000105 Fire | Risk Number/Type 0001 Fire | Effective Date 01/07/2012 | | | | | | | | | | | | | | | | | | | | | |
| Insured 50000449 FNC Entertainment | Type New Business Issue | Batch Number 00002 | | | | | | | | | | | | | | | | | | | | | |
| Billing Currency SGD At 1.000000 | Calc Method Proportionate | Accounting Month/Year 06 2013 | | | | | | | | | | | | | | | | | | | | | |
| Premium Class Buildings FBD | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="button" value="Premium Due"/> <input type="button" value="Net Premium"/> <table border="1"> <tr> <td colspan="2">Annual</td> <td>Posted</td> </tr> <tr> <td>Commission</td> <td>15.00 %</td> <td>16017.82</td> </tr> <tr> <td></td> <td></td> <td>2250.00</td> </tr> <tr> <td></td> <td></td> <td>2250.00</td> </tr> <tr> <td></td> <td></td> <td>15.00 % Policy</td> </tr> <tr> <td colspan="2">Net Premium</td> <td>13767.82</td> </tr> <tr> <td colspan="2"></td> <td>13771.07</td> </tr> </table> | | | Annual | | Posted | Commission | 15.00 % | 16017.82 | | | 2250.00 | | | 2250.00 | | | 15.00 % Policy | Net Premium | | 13767.82 | | | 13771.07 |
| Annual | | Posted | | | | | | | | | | | | | | | | | | | | | |
| Commission | 15.00 % | 16017.82 | | | | | | | | | | | | | | | | | | | | | |
| | | 2250.00 | | | | | | | | | | | | | | | | | | | | | |
| | | 2250.00 | | | | | | | | | | | | | | | | | | | | | |
| | | 15.00 % Policy | | | | | | | | | | | | | | | | | | | | | |
| Net Premium | | 13767.82 | | | | | | | | | | | | | | | | | | | | | |
| | | 13771.07 | | | | | | | | | | | | | | | | | | | | | |

Extra Info

Functions

Exit / Previous / Continue ➔

Claim:

This hyperlink launches the Claim Inquiries on Policy Number screen. This screen displays list of claims (if there's any) under the policy. Risk is a hyperlink that allows users to view the claim details.

CSC INTEGRAL Admin

Claim Inquiries On Policy Number

Session Info | Help | Home | Logout

| Policy FIR F0000105 | Inception 01/07/2013 | Expiry 30/06/2014 | | | | | | | | | | | | |
|---|-------------------------|----------------------|---------------|--------|---------------|---------------|--------|-------------|---|-----|----------|------------|--------|---------------|
| <table border="1"> <thead> <tr> <th>Risk</th> <th>Type</th> <th>Claim</th> <th>Date Occurred</th> <th>Status</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>FIR</td> <td>F3000006</td> <td>01/06/2013</td> <td>CLOSED</td> <td>Damaged walls</td> </tr> </tbody> </table> | | | Risk | Type | Claim | Date Occurred | Status | Description | 1 | FIR | F3000006 | 01/06/2013 | CLOSED | Damaged walls |
| Risk | Type | Claim | Date Occurred | Status | Description | | | | | | | | | |
| 1 | FIR | F3000006 | 01/06/2013 | CLOSED | Damaged walls | | | | | | | | | |

Extra Info

Functions

Exit / Previous / Refresh / Continue ➔

Claim Inquiry Key Switching screen will be launched after clicking on the Risk hyperlink. This screen will be discussed in details in Section 8 Claims.

| Actions | | |
|--------------------------------------|--|---|
| <input type="radio"/> Claim Header | <input type="radio"/> Reserve Analysis | <input type="radio"/> Claim Reinsurance |
| <input type="radio"/> End | <input type="radio"/> Claim Statistics | <input type="radio"/> Approve |
| <input type="radio"/> Claim Recovery | | |

ClaimTransactions:

This hyperlink launches the Claim Inquiries on Policy Number screen. This screen displays all transactions processed for a claim. The current claim details are summarised and, for each transaction, the resulting Balance and any Payment or Cash amount are shown.

Risk is a hyperlink that allows users to view the claim transactions.

| Risk | Type | Claim | Date Occurred | Status | Description |
|------|------|---------|---------------|--------|---------------|
| 1 | FIR | F300006 | 01/06/2013 | CLOSED | Damaged walls |

Claim Transaction Enquiry – Select screen will be launched after clicking on the Risk hyperlink. This screen displays all the transactions for a particular claim. Transaction is a hyperlink that allows users to view transaction details.

In the sample below, there are two transactions under this claim i.e. Claim Registration and Claim Payment. The next screen to be launched varies/depends on the transaction clicked.

The screenshot shows the 'Claim Transaction Enquiry - Select' screen. On the left, there's a sidebar with 'Extra Info' and 'Functions'. The main area displays claim details: Policy (FIR F0000105 Fire), Risk (0001 Fire), Inception (01/07/2012), Currency (SGD), Date Occurred (01/06/2013), Claimant (50000449 FNC Entertainment), Status (CLOSED), and Request O/S (N). Below this, it shows financials: Incurred (8000.00) and R/I Incurred (5043.48) on the left; Balance and Paid (8000.00) on the right. A table lists transactions:

| Transaction | Type | Year | Month | Batch | Status | Document | Process ID | Approve ID | Payment | Transaction B/O |
|-------------|---------|------|-------|-------|--------|----------|------------|------------|---------|-----------------|
| 00001 | Reg'n | 2013 | 06 | 00002 | A | | MARNALDO | MARNALDO | | 8000.00 |
| 00002 | Payment | 2013 | 06 | 00002 | C | LF100052 | MARNALDO | MARNALDO | 8000.00 | |

At the bottom are links: Exit, Refresh, and Continue ➔.

After clicking on Risk 00001 (Claim Registration) hyperlink, Claim Transaction Enquiry screen will be launched which contains basic claim details and reserves.

The screenshot shows the 'Claim Transaction Enquiry' screen for the registration transaction (00001). It displays basic claim details: Claim (F3000006 Damaged walls), Claimant (50000449 FNC Entertainment), Status (ACTIVE), Date of Occurrence (01/06/2013), Currency (SGD), and O/S Required (N). It also shows financials: Incurred (8000.00), Balance O/S (8000.00), and Paid (8000.00). Transaction details include Transaction No (00001), Date (11/06/2013), Month (06), and Batch (00002). Premium (FBD) is 04, Reserve is 04, Payment is 8000.00, Balance O/S is 8000.00, and Movement is 8000.00. At the bottom are links: Previous, Next, Exit, Previous, Refresh, and Continue ➔.

After clicking on Risk 00002 (Claim Payment) hyperlink, Claim Transaction Enquiry screen will be launched. Even if it's the same screen as the Claim Registration, this screen contains claim payment details instead.

The screenshot shows the 'Claim Transaction Enquiry' screen. The left sidebar has sections for 'Extra Info' and 'Functions'. The main area displays claim details: Claim F3000006 (Damaged walls), Claimant 50000449 (FNC Entertainment), Status CLOSED, O/S Required N. It also shows Incurred amount 8000.00, Balance O/S, Paid amount 8000.00, Transaction No 00002, Date 11/06/2013, Month 06, Batch 00002, Status CLOSED, and a payment entry for Payment LF100052 (FNC ENTERTAINMENT). Premium Reserve, Payment, Balance O/S, and Movement details are also shown. Navigation buttons at the bottom include Previous, Next, Exit, Previous, Refresh, and Continue.

6.9.3 Premium Posted

The Premium Posted Inquiry Function allows the user to view every gross premium transaction on the policy since the policy's original inception. It consists of three screens namely Policy Level, Premium Level and Premium Detail Level, which correspond to the various levels of detail that the system provides.

Enter Policy Number and select on Premium Posted action. Click Continue to proceed.

The screenshot shows the 'Policy Inquiry Submenu' screen. The left sidebar has a 'Main Menu' with various administrative options. The main area has an 'Input' section with 'Policy Number' F0000105 and 'Effective Date From' and 'Effective Date To' fields. The 'Actions' section contains radio buttons for selecting the type of inquiry: 'Policy', 'Premium Posted' (which is selected), 'Policy Experience', 'Premium Posted With Reinsurance', and 'Endorsement Note'. A 'Continue' button is located at the bottom right.

Premium Posting Enquiry – Policy Level screen will be launched.

The Policy Level screen shows all the various gross premium transactions over the entire policy history with information like transaction number, type of transaction, effective date, gross premium, extra charges and net premium. Trans No is a hyperlink that allows users to view Premium Level inquiry.

| Trans No. | Transaction Type | Effective Date | Gross Premium | Extra Charges | Net Premium |
|-----------|----------------------|----------------|---------------|---------------|-------------|
| 6 | Renewal Issue | 01/07/2013 | 40400.00 | 2595.70 | 36995.70 |
| 5 | Policy Reinstatement | 01/01/2013 | 15025.49 | 929.92 | 13723.91 |
| 4 | Cancellation issue | 01/01/2013 | 15025.49- | 929.92- | 13723.91- |
| 3 | Endorsement Issue | 01/01/2013 | | | |
| 2 | Endorsement Issue | 01/07/2012 | 5050.00 | 344.37 | 4644.37 |
| 1 | New Business Issue | 01/07/2012 | 25250.00 | 1679.53 | 23179.53 |

Premium Posting Enquiry – Premium Level screen will be launched after clicking on the Trans No hyperlink.

This Premium Level screen shows the breakdown of the particular transaction selected from the previous screen. This breakdown is in the form of the individual premium class summary dissections, which comprise the transaction. Risk No is a hyperlink that allows users to view premium details.

| Risk No. | Premium Class | Premium Due | Agent Commission | Allowance |
|----------|--------------------------------|-------------|------------------|-----------|
| 0001 | Buildings FBD | 16021.07 | 2250.00 | |
| 0001 | Earthquake & Volcanic Eruption | 266.06 | | |
| 0001 | Contents | 10642.40 | 1500.00 | |

Premium Summary screen will be launched after clicking on the Risk No hyperlink.

The Premium Detail Inquiry screen is identical to the Premium Posting Screen. This shows all of the details of the premium dissection that was selected on the previous screen.

| Premium Due | | Net Premium | |
|---------------------|------------|-------------|----------|
| Gross Premium | | Annual | Posted |
| Discount | | 15000.00 | 15000.00 |
| Extra Charges Total | | 1021.07 | 1021.07 |
| Premium Due | | 16017.82 | 16021.07 |
| Extra Charge | Method | Annual | Posted |
| Stamp Duty | Subroutine | 60.00 | 60.00 |
| Bus Tax | Zero rated | | |
| VAT | Subroutine | 957.82 | 961.07 |

6.9.4 Premium Posted with Reinsurance

The Premium Posted with Reinsurance Inquiry option allows the user to view every Coinsurance and/or Reinsurance cession on the policy since the original policy inception. Similar to Premium Posted Inquiry, this inquiry function consists of three screens, which correspond to the various levels of detail that the system provides. These are Policy Level, Premium Class and Ceded Premium Detail Level.

Enter Policy Number and select on Premium Posted with Reinsurance action. Click Continue to proceed.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Policy Inquiry Submenu

Input

| | | |
|---------------------|----------------------|---------------------------------|
| Policy Number | F0000105 | <input type="button" value=""/> |
| Effective Date From | <input type="text"/> | <input type="button" value=""/> |
| Effective Date To | <input type="text"/> | <input type="button" value=""/> |

Actions

| | |
|--|--|
| <input type="radio"/> Policy | <input type="radio"/> Policy Experience |
| <input type="radio"/> Premium Posted | <input checked="" type="radio"/> Premium Posted With Reinsurance |
| <input type="radio"/> Endorsement Note | |

Continue ➔

Coinsurance and/or Reinsurance Enquiry screen will be launched.

This is a Policy Summary Level screen that shows all the various RI premium cessions made to individual reinsurers over the entire policy history. Each group of cession also shows the policy administration transaction which caused the cession. Account is a hyperlink that allows users to view the selected reinsurance transaction at the Premium Level.

CSC INTEGRAL Admin

Extra Info

Functions

Coinsurance and/or Reinsurance Enquiry

Policy
FIR F0000105 Fire

Insured
50000449 FNC Entertainment

Payment Plan
Direct Bill - No Instalment

Billing Currency
Singapore Dollar

Commencement Date
01/07/2013

Renewal Date
30/06/2014

Number of risks
0001

Billed To Date
30/06/2014

More...

| Account | Transaction Type | Effective Date | Gross Premium | Extra Charges | Net Premium |
|----------|------------------|----------------|---------------|---------------|-------------|
| FIRXOL13 | Renewal Issue | 01/07/2013 | 798.08 | | 798.08 |
| FIRTTY13 | Renewal Issue | 01/07/2013 | 6840.73 | | 6840.73 |
| 10000097 | Renewal Issue | 01/07/2013 | 4000.00 | | 4000.00 |
| 10000095 | Renewal Issue | 01/07/2013 | 9517.55 | | 9517.55 |
| 10000094 | Renewal Issue | 01/07/2013 | 8080.00 | | 8080.00 |

Exit / Previous / Continue ➔

Ceded Premium Scroll – Premium Level screen will be launched after clicking on the Account hyperlink.

This screen displays premium and commission on a per risk and premium class level. Risk No hyperlink is available to allow users to view the Premium Detail.

CSC INTEGRAL Admin

Ceded Premium Scroll - Premium Level

Session Info | Help | Home | Logout

| | | |
|---|------------------------------|---|
| Policy FIR F0000105 Fire | Effective Date 01/07/2013 | Accounting Month/Year 06 2013 |
| Insured 50000449 FNC | Billing Currency SGD | Batch Number/Transaction 00001 Renewal |
| Coinsurer/Reinsurer 10000094 Acorn Coinsurer | At 1.000000 | |

Risk No. **Premium Class** **Premium** **Commission**

| | | | |
|------|--------------------------------|---------|--|
| 0001 | Buildings FBD | 4000.00 | |
| 0001 | Contents | 4000.00 | |
| 0001 | Earthquake & Volcanic Eruption | 80.00 | |

More...

Exit | Previous | Continue ➔

Ceded Premium Detail Enquiry screen will be launched after clicking on the Risk No hyperlink.

The Ceded Premium Detail Inquiry screen is similar to the Premium Posting Screen. This screen shows all of the details of the RI premium dissection that was selected on the previous screen.

CSC INTEGRAL Admin

Ceded Premium Detail Enquiry

Session Info | Help | Home | Logout

| | | |
|---|--------------------------------------|---|
| Policy FIR F0000105 Fire | Risk Number/Type 0001 Fire | Effective Date 01/07/2013 |
| Insured 50000449 FNC Entertainment | Billing Currency SGD AT 1.000000 | Accounting Month/Year 06 2013 |
| Account 10000094 Acorn Coinsurer | Premium Class FBD Buildings FBD | Batch Number/Transaction 00001 Renewal Issue |

Gross Ceded Premium

| | |
|------------|------------------------|
| Stamp Duty | Reinsurance Stamp Duty |
| Tax Rebate | Tax Rebate (M'sia) |
| VAT | VAT - Reinsurance |

Posted Premium

| |
|---------|
| 4000.00 |
| |
| |
| |

Total Premium + Charges

| |
|---------|
| 4000.00 |
| |

Exchange Commission

| |
|--|
| |
| |

Original Commission Plus

| |
|--|
| |
| |

Exit | Previous | Continue ➔

6.9.5 Endorsement Note

The Endorsement Note option allows the user to view every endorsement note on the policy since the policy originally incepted.

Enter Policy Number and select on Endorsement Note action. Click Continue to proceed.

Endorsement Note Inquiry screen will be launched.

The screen lists all transactions, Endorsement Note and Reason. Select option is available per transaction number to view details of Endorsement Note or General Page.

Endorsement Note:

Endorsement Note screen will be launched upon click of the Endorsement Note button.

The screenshot shows the 'Endorsement Note' screen. At the top right, there are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left, there's a sidebar with sections for 'Extra Info', 'Functions', and 'Messages'. The 'Messages' section contains the message 'Load of work area in progress'. The main panel has tabs for 'Note' and 'Reference'. Under 'Note', there is a text area containing the instruction 'Reinstate Policy as per Insured's instructions.' Below the main panel are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

General Page:

General Page screen will be launched upon click of the General Page button. If there was no text written on the General Page for that particular transaction, message that there's no general page will be written in the Messages panel.

The screenshot shows the 'General Page' screen. At the top right, there are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left, there's a sidebar with sections for 'Extra Info', 'Functions', and 'Messages'. The 'Messages' section contains the message 'Sorry, No General Page'. The main panel has tabs for 'General Page' and 'Reference Note'. There are input fields for 'Policy' (FIR F0000105 Fire), 'Effective Date' (01/01/2013), and 'Termination Date'. There are also fields for 'Risk Number/Type' and 'Item Reference'. Below the main panel are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

7. Receipts

In any organization, there has to be Cash In and Payments Out procedures and these have to be controlled in order that the organization can operate efficiently.

Receipts function in Integral is capable of recording different types of revenues that an insurance company is likely to receive.

A Cash Receipt transaction entry screen can be considered to consist of two distinct parts. The first part "receipt header" and it is here where you record the details of the individual or company the revenue was received from, Client or Agent and in what form cash, cheque, etc. In many instances the receipt will be accompanied by a remittance advice that will have quoted the client and contract number. However, in some cases this will not be so and in this instance you have the ability of "windowing out" into the client details to establish the relevant details.

The second part of the transaction requires identifying what the received revenue represents. This is done through a sub ledger code and type together with the account number in respect of a general receipt or a contract number.

Since one receipt can actually pay for a number of different items there is a dissection indicator that allows you to enter any number of dissections until the item has been processed. The system will check the validity of all input fields and further more the header and the dissection amounts must balance.

Below is the Cash Receipts Submenu screen. This may be accessed by selecting "Receivables and Payables" in the Main Menu and "Receipts" option.

The screenshot shows the 'Cash Receipt Submenu' screen. At the top left is the 'CSC INTEGRAL Admin' logo. To the right are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left is a 'Main Menu' sidebar with various options like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The main area is titled 'Cash Receipt Submenu' and contains two sections: 'Input' and 'Actions'. The 'Input' section includes fields for 'Receipt Number' (with a dropdown menu), 'Cheque Number', and 'Bank Code' (with a dropdown menu labeled 'Select'). The 'Actions' section contains several radio button options: 'Cash not Banked' (selected), 'Banked Cash', 'Cash Enquiry', 'Balance Enquiry', 'Bulk Receipts (Banked)', 'Bulk Receipts (Not Banked)', 'Receipt Enquiry By Cheque Number', 'Receipt Cancellation', and 'Partial Receipt Cancellation'. At the bottom right is a red 'Continue' button.

Actions:

- Cash not Banked – this option is used to create new receipt for collections received directly from the payee (not through a bank). Receipts entered using this option will be listed in the Deposit List report so that it can be used to accompany the amounts to be deposited to the bank.

- Banked Cash – this option is used to create new receipt for collections received through a bank. Receipts entered using this option will not be listed in the Deposit List report.
- Cash Enquiry – this option is used to enquire existing Receipts.
- Balance Enquiry – this option is used to display the details of the Bank Code and its balances. Whenever cash transactions are posted, bank balance details are being updated.
- Bulk Receipts (Banked) – this option is used in Integral Life only.
- Bulk Receipts (Not Banked) – this option is used in Integral Life only.
- Receipt Enquiry by Cheque Number – this option is used to enquire existing Receipts using cheque number as a search criteria.
- Receipt Cancellation – this option is used to cancel an existing receipt
- Partial Receipt Cancellation – this option is used to partially cancel an existing receipt

For this document, Cash not Banked will be used to discuss the Cash Receipts transaction.

7.1 Premium Collection

In the Cash Receipt Submenu, select Bank Code where the collections will be deposited.

Use Cash not Banked as an action and click Continue to proceed.

Receipt Header screen will be launched. Select if the collection is from a client or an agent using the dropdown list and enter the client number by either typing it manually or by using the search icon.

After entering the Received From fields, click on the Add button to enter payment details.

Receipt Header

Session Info | Help | Home | Logout

| Receipt Number | Receipt Date | Bank |
|----------------|--------------|--------------------------------|
| L1000101 | 12/06/2013 | 01 OCBC Current A/C (SGD/Loca) |

Received From
Received from Client 50000449 FNC Entertainment

Debtor Offset By
Select

| Sel | Payment Type | Original Ccy | Amount | Exchange Rate | Local Equivalent Ccy | Amount |
|-------|--------------|--------------|--------|---------------|----------------------|--------|
| Total | | | | | | |

Add remove

Exit Refresh Continue ➔

Enter Detail Information window will appear on the screen. Enter all mandatory details and click Confirm once completed.

Receipt Header

Session Info | Help | Home | Logout

| Receipt Number | Receipt Date | Bank |
|----------------|--------------|--------------------------------|
| L1000101 | 12/06/2013 | 01 OCBC Current A/C (SGD/Loca) |

Received From
Received from Client 50000449 FNC Entertainment

Debtor Offset By
Select

| Sel | Payment Type | Original Ccy | Amount | Exchange Rate | Local Equivalent Ccy | Amount |
|-----|--------------|--------------|--------|---------------|----------------------|--------|
|-----|--------------|--------------|--------|---------------|----------------------|--------|

Enter Detail Information

Payment Type
Cheque

Original Amount
SGD 1000

Exchange Rate

Local Equiv Amount
SGD

Cheque Number
CQ06122013

Card Number/Other Ref

Cheque Date/Card Expiry
12/06/2013

Cheque/Card Type
Local Cheque

Bank Details
DBSHO DBSHO ^DBS Head Office

Confirm

Total

Add remove

Exit Refresh Continue ➔

Mandatory fields:

| Field | Description |
|-----------------|--|
| Payment Type | This field identifies the manner of payment received e.g. cash, cheque, etc. Use dropdown list to select value. Values are maintained in Table T3676. |
| Original Amount | This is the total collection amount in original currency. This field is entered for single currency transaction. For multi-currency transactions, if this amount is left blank and currency rate and local currency equivalents are entered, this amount will be calculated automatically. |

| Field | Description |
|-------------------------|---|
| Cheque Number | This is the cheque number which is mandatory if the manner of payment is cheque. Value must be entered manually. |
| Card Number /Other Ref | This is the credit card number which is mandatory if manner of payment is credit card. Value must be entered manually. |
| Cheque Date/Card Expiry | This is the date the cheque is issued which is mandatory if manner of payment is cheque. Value may either be entered manually or by using the search icon. |
| Cheque/Card Type | This is the type of cheque or credit card which is mandatory if manner of payment is cheque or credit card. Use dropdown list to select value. Values are maintained in Table TR290. |
| Bank Details | This field comprises of the Bank's Code, Name and Branch which is mandatory if manner of payment is cheque or credit card. Use dropdown list to select the Bank Code and automatically, Bank Name and Branch will be reflected. |

The details of the payment entered will be written in the payment detail table. More details may be added by clicking on the Add button. Click Continue to proceed.

| Sel | Payment Type | Original Ccy | Original Amount | Exchange Rate | Local Equivalent Ccy | Local Amount |
|-------------------------------------|--------------|-----------------|--------------------|------------------|-------------------------|-----------------|
| <input checked="" type="checkbox"/> | Cheque | SGD | 1000.00 | 1.000000 | SGD | 1000.00 |

Cash not Banked screen will be launched. This is the second part of the receipt transaction.

Multiple dissections may be entered, and can be reviewed and altered before the receipt is posted. These dissections tells the system what the received revenue represents.

Below are the mandatory fields to be entered on this screen:

| Field | Description |
|-----------------|---|
| Subaccount Code | This code identifies the type of dissection. It may be for Agents, Contracts, General Ledgers, etc. Use dropdown list to select value. Values are maintained in Table T3616. |
| Subaccount Type | This is the subaccount type in relation to the receipt. For example, a policy premium may be for renewal, or a loan on a policy. Values in the dropdown list depend on the selected Subaccount code. |
| Dissection Key | This field identifies the subject for which cash has been received. It is used in conjunction with the subaccount code and type; thus, this field may be a policy number, general ledger account, etc. An example to this is when subaccount code selected is for Policy (FG) and subaccount type is Premium Payment (PP), the dissection key that needs to be entered is the Policy Number. This may be entered manually or using the search icon. Search icon will provide the list based on the subaccount code and type selected. |
| Original Ccy | This is the currency in which the collection was received. Use dropdown list to select value. |
| Original Amount | This is the amount of collection received. Use dropdown list to select value. |

The sample below illustrates collection for a premium payment.

Subaccount Code field provides the list of all possible type of dissection. Select FG which pertains to a General Insurance Policy.

| Sel | Subaccount | | Dissection Key | Original | | Exchange Rate |
|-----|--|------|----------------|----------|---------|---------------|
| | Code | Type | | Ccy | Amount | |
| | CN | 2 | 50000449 | SGD | 1000.00 | 1.000000 |
| | FG | | | -Select | | |
| | FG--FG - General Insurance Policy FL--Receipt Validation for code FL GA--Receipt Validation for code GA GC--Group Claim recovery GG--Receipt Validation for code GG GL--GL - General Ledger | | | | | |

The values listed in the Subaccount Type depend on the Subaccount code entered. Since the code selected is 'FG', two valid types are listed i.e. for Premium Payment of for Contract Suspense. As an example, Policy Premium (PP) will be selected.

CSC INTEGRAL Admin

Extra Info

Functions

Prt
BulkRcpt
Balance
Header

Cash not Banked

Receipt Number: L1000101 Transaction Date: 12/06/2013

Receipt Type: Cheque

| Sel | Subaccount | | Dissection Key | Original | | Exchange Rate |
|-----------------------------|-----------------------------|-----------------------------------|------------------------------|-------------------------------|---------|---------------|
| | Code | Type | | Ccy | Amount | |
| | CN | 2 | 50000449 | SGD | 1000.00 | 1.000000 |
| <input type="checkbox"/> FG | <input type="checkbox"/> PP | <input type="checkbox"/> F0000105 | <input type="checkbox"/> SGD | <input type="checkbox"/> 1000 | | |

PP – Policy Premium Pay
S – Contract Suspense

Add Remove

Exit Refresh Continue ➔

The Dissection Key field is dependent on the Subaccount code and type selected. Since this sample is for premium payment, the Policy Number should be entered as the dissection key.

Enter the Original Currency and Amount and click on Continue to process the receipt. Alternatively, ‘Prt’ function may be clicked to process and print the Official Receipt.

CSC INTEGRAL Admin

Extra Info

Functions

Prt
BulkRcpt
Balance
Header

Cash not Banked

Receipt Number: L1000101 Transaction Date: 12/06/2013

Receipt Type: Cheque

| Sel | Subaccount | | Dissection Key | Original | | Exchange Rate |
|-----------------------------|-----------------------------|-----------------------------------|------------------------------|-------------------------------|---------|---------------|
| | Code | Type | | Ccy | Amount | |
| | CN | 2 | 50000449 | SGD | 1000.00 | 1.000000 |
| <input type="checkbox"/> FG | <input type="checkbox"/> PP | <input type="checkbox"/> F0000105 | <input type="checkbox"/> SGD | <input type="checkbox"/> 1000 | | |

Add Remove

Exit Refresh Continue ➔

System will return to the Cash Receipt submenu and a message that the receipt with the Receipt Number will be written in the messages panel.

7.2 Other Receipt Collection

7.2.1 Claims Cash Recoveries

If the insurer is able to recover some of the costs incurred for the claim, then this will be registered in the system as a cash recovery. Once these recoveries are paid to the insurance company, a receipt must be issued as well.

Receipts for Cash Recoveries also uses Cash Receipt submenu with the same input parameters.

In the Receipt Header screen, client from which the cash recovery was received must be entered in the Received From field. Payment details must be entered as well using the same steps when creating Premium Collection receipts.

Receipt Header

| Receipt Number | Receipt Date | Bank |
|----------------|--------------|--------------------------------------|
| L1000102 | 13/06/2013 | 01 OCBC Current A/C (SGD/Loca |
| Received From | 50000434 | Debtor Offset By -----Select----- |

| Sel | Payment Type | Original | | Exchange Rate | Local Equivalent | |
|-------------------------------|--------------|----------|---------|---------------|------------------|---------|
| | | Ccy | Amount | | Ccy | Amount |
| <input type="checkbox"/> Cash | | SGD | 3000.00 | 1.000000 | SGD | 3000.00 |

Total 3000.00 3000.00

Add remove

Exit Refresh Continue ➔

In the Cash not Banked dissection screen, Subaccount Code for Claim Recovery must be Claim (CL).

Cash not Banked

| Receipt Number | Transaction Date |
|----------------|------------------|
| L1000102 | 13/06/2013 |
| Receipt Type | Cash |

| Sel | Subaccount | | Dissection Key | Original | | Exchange Rate |
|-----------------------------|------------|------|----------------|----------|---------|---------------|
| | Code | Type | | Ccy | Amount | |
| <input type="checkbox"/> | CN | 1 | 50000434 | SGD | 3000.00 | 1.000000 |
| <input type="checkbox"/> CL | -Select- | | | | | |

CL--CL - Claim
CM--CM - Commission
CN--CN - Client Account
CO--CO - Coinsurance
CT--Receipt Validation for code CT
CV--CV - Cover Note

Add Remove

Exit Refresh Continue ➔

The Subaccount Type to be used must be Claim Salvage Recovery (CS).

CSC INTEGRAL Admin

Extra Info

Functions

Prt
BulkRcpt
Balance
Header

Cash not Banked

Receipt Number: L1000102 Transaction Date: 13/06/2013

Receipt Type: Cash

| Sel | Subaccount | | Dissection Key | Original | | Exchange Rate |
|-----------------------------|------------|----------------------|---------------------------------------|---------------------------------------|----------------------|---------------|
| | Code | Type | | Ccy | Amount | |
| <input type="checkbox"/> CL | Selected | <input type="text"/> | <input type="button" value="Search"/> | <input type="button" value="Select"/> | <input type="text"/> | 1.000000 |
| | | | | | | |
| | | | BO-Outstanding Losses | | | |
| | | | CS-Claim Salvage Recov | | | |
| | | | TF-Outstanding Losses | | | |
| | | | CS-Claim Salvage Recoveries | | | |

Add Remove

Exit Refresh Continue ➔

Since the receipt being created is for Claim Recovery, the Dissection Key must be the Claim Number. This may either be entered manually or by using the search icon. Recovery amount must be entered in the Original amount. After entering all the details, click Continue to proceed.

CSC INTEGRAL Admin

Extra Info

Functions

Prt
BulkRcpt
Balance
Header

Cash not Banked

Receipt Number: L1000102 Transaction Date: 13/06/2013

Receipt Type: Cash

| Sel | Subaccount | | Dissection Key | Original | | Exchange Rate |
|-----------------------------|------------|-------------------------------|---------------------------------------|---------------------------------------|---------------------------|---------------|
| | Code | Type | | Ccy | Amount | |
| <input type="checkbox"/> CL | CS | <input type="text"/> V3000006 | <input type="button" value="Search"/> | <input type="button" value="Select"/> | <input type="text"/> 3000 | 1.000000 |
| | | | | | | |

Add Remove

Exit Refresh Continue ➔

For Cash Recovery, an additional screen of Claims Recovery Dissection will be launched. This screen is used to split the cash recovery total among the relevant premium/claim reserve codes. Once this is entered, the screen will check the totals with the cash recovery amount to ensure that they balance.

The screenshot shows the 'Claims Recovery Dissection' screen in the CSC INTEGRAL Admin system. The 'Extra Info' panel on the left contains a 'Claim Recovery Details' link, which is highlighted in red. The main form fields include:

- Claim/Status:** V3000006 ACTIVE
- Date of loss:** 01/06/2013
- Risk Number/Type:** 1 Private Car
- Claimant:** 50000447 Jung, Yonghwa
- Loss Description:** V3000006 Damaged hood
- Paid to Date:** 6000.00
- Outstanding Reserve:** 6000.00
- Incurred:** 6000.00
- Recovery Amount:** 3000.00
- Local Equiv:** SGD 3000.00
- Pay Flag:** Progress Payment
- Exchange Rate:** 1.000000
- Claim Ccy Equiv:** SGD 3000.00
- Recovery Reason:** Others Recovery
- Imbalance Amount:** SGD 3000.00

A table at the bottom summarizes the data:

| Premium Class | Reserve Type | Paid to Date | Claim Ccy Amount |
|---------------------------|--------------|--------------|------------------|
| Pte Veh (TP) - Prem Class | Third Party | 30 | 3000 |

Navigation buttons at the bottom right include: Exit, Previous, Refresh, and Continue.

Enter all mandatory fields and click on Claim Recovery Details hyperlink in the Extra Info panel.

Mandatory fields:

| Field | Description |
|------------------|--|
| Pay Flag | This field indicates whether the payment is a Partial or Final Payment. For Final Payment, the document amount must be equal to the Outstanding Reserve amount. Use dropdown list to select value. |
| Recovery Reason | This field indicates the cause of recovery. Use dropdown list to select value. Values are maintained in Table T4651. |
| Claim Ccy Amount | This is the cash recovery amount received by the insurance company. |

Claim Recovery Details screen will be launched after clicking on the Claim Recovery Details hyperlink. This screen displays the claim details, the claim recovery details including the amount being recovered which is equivalent to the Claim Ccy Amount and the Outstanding Recovery Amount. All details in this screen are non-modifiable.

After reviewing the details, click Continue to proceed.

CSC INTEGRAL Admin

Claim Recovery Details

Session Info | Help | Home | Logout

| | | | |
|--|---|--|-----------------------------------|
| Policy VPM V0000110 | Private Vehicle M | Policy Period 01/01/2013 - 31/12/2013 | Risk Number/Type 1 Private Car |
| Claim Number/Status ACTIVE | Date of Loss 01/06/2013 | Recovery Excess | |
| Claimant Jung Yonghwa | Total Amount Recovered 3000.00 | Total O/S Recovery Amount | |
| Recovery Type Others Recovery | Solicitor | | |
| O/S Recovery Amount | Recovery From 50000434 Acorn Pte. Ltd. | | |
| Amount Recovered 3000.00 | Date Initiated 13/06/2013 | Input Date 13/06/2013 | |
| Description | Reference | | |
| <input checked="" type="checkbox"/> By Installment | | | |

Exit | Previous | Refresh | Continue ➔

System will return to the Claims Recovery Dissection screen. Click Continue to proceed.

CSC INTEGRAL Admin

Claims Recovery Dissection

Session Info | Help | Home | Logout

| | | | |
|--|-----------------------------------|------------------------------------|-----------------------------|
| Claim/Status V300006 ACTIVE | Date of loss 01/06/2013 | | |
| Policy VPM V0000110 Private Vehicle M | Risk Number/Type 1 Private Car | | |
| Claimant 50000447 Jung, Yonghwa | | | |
| Loss Description V300006 Damaged hood | | | |
| Paid to Date | Outstanding Reserve 6000.00 | Incurred | |
| Recovery Amount 3000.00 | Local Equiv SGD 3000.00 | Pay Flag Progress Payment | |
| Exchange Rate 1.000000 | Claim Ccy Equiv SGD 3000.00 | Recovery Reason Others Recovery | |
| Imbalance Amount | | | |
| Premium Class Pte Veh (TP) - Prem Class | Reserve Type Third Party | Paid to Date | Claim Ccy Amount 3000.00 |

Exit | Previous | Refresh | Continue ➔

Cash not Banked screen will be launched. Click Continue to process the receipt or click 'Prt' function to process and print Official Receipt.

CSC INTEGRAL Admin

Extra Info

Functions

Prt
BulkRcpt
Balance
Header

Cash not Banked

Receipt Number: L1000102 Transaction Date: 13/06/2013

Receipt Type: Cash

| Sel | Subaccount | | Dissection Key | Original | | Exchange Rate |
|--------------------------|------------|------|----------------|---------------------------------|---------|---------------|
| | Code | Type | | Ccy | Amount | |
| <input type="checkbox"/> | CN | 1 | 50000434 | SGD | 3000.00 | 1.000000 |
| | CL | CS | V3000006 | <input type="button" value=""/> | 3000.00 | 1.000000 |

Add Remove

Exit Refresh Continue ➔

The screenshot shows the CSC INTEGRAL Admin software interface. The top bar displays the CSC logo and the system name 'INTEGRAL Admin'. On the left, there's a sidebar with a 'Extra Info' section and a 'Functions' section containing links like 'Prt', 'BulkRcpt', 'Balance', and 'Header'. The main panel is titled 'Cash not Banked' and contains fields for 'Receipt Number' (L1000102) and 'Transaction Date' (13/06/2013). Below these are fields for 'Receipt Type' (set to 'Cash') and a table for 'Dissection'. The table has columns for Selection (Sel), Subaccount (Code and Type), Dissection Key, Original (Ccy and Amount), and Exchange Rate. A single row is present in the table with values: Sel is checked, Subaccount is CN 1, Dissection Key is 50000434, Ccy is SGD, Amount is 3000.00, and Exchange Rate is 1.000000. Below the table are buttons for 'Add' and 'Remove'. At the bottom right are links for 'Exit', 'Refresh', and 'Continue ➔'.

8. Claims

The Claims subsystem in Integral provides a complete environment for administration of Claims and allows for full control over a claim at all stage of its existence. It is integrated with other related subsystems such as Underwriting and Accounting.

This section covers the claims functionality such as claim registration and modification, claims statistics, claims cash recovery, and claim enquiry.

8.1 Claim Notification

There are instances when an insured notifies the insurance company of a claim occurrence with very minimal information on hand. The Claim Notification option allows recording of these basic information which may be modified, rejected or be converted into a claim.

Below is the Claim Notification submenu screen. This may be accessed by selecting “Claims” in the Main Menu and “Claim Notification” option.

The screenshot shows the 'Claim Notification' screen within the Integral Admin application. The left sidebar lists various administrative modules. The main panel is titled 'Claim Notification' and contains two main sections: 'Input' and 'Actions'. The 'Input' section includes fields for Notification Number, Date of Loss, Claim, Policy Number, Risk Number, and Policy Type. The 'Actions' section contains radio buttons for Create Notification, Modify Notification, Inquire Notification, and Reject / Decline Notification. A 'Continue' button is located at the bottom right of the main panel.

Actions:

- Create Notification – this option is used to create new claim notifications
- Modify Notification – this option is used to modify an existing claim notification
- Inquire Notification – this option is used to inquire an existing claim notification details
- Reject/Decline Notification – this option is used to reject or decline an existing claim notification

8.1.1 Create Notification

Select Create Notification action and click on Continue. The Policy Number, Risk Number, Date of Loss and Policy Type are optional fields. They can be entered if already known at the time of notification creation.

Claim Notification

Input

| | | |
|---------------------------------|--------------|-----------------------|
| Notification Number F0000105 | Date of Loss | Claim |
| Policy Number | Risk Number | Policy Type Select |

Actions

Create Notification Modify Notification Inquire Notification
 Reject / Decline Notification

Continue ➔

Claim Notification Details screen will be launched and Notification number will be auto-generated by the system. The only mandatory field in this screen is the Loss Description. Other details may be entered when available. If Policy Number was entered, other information is defaulted by the system based on the policy details. After entering the information available, click Continue to save the claim notification.

Claim Notification Details

Notification/Branch
10000010 Head Office

Status
Active Notification

Notified By

Vehicle Number

Policy Number
F0000105

Policy Type
Fire

Insured
50000449 FNC Entertainment

Estimate Reserve
SGD

Loss Description
Damaged walls

Follow Up Date

Converted to Claim/On

Remarks

Date Registered
14/06/2013

Date of Loss

Report Date
14/06/2013

Cover Note Number

Risk Number/Type

Servicing Branch
10

Exchange Rate
1.0000000

Exit / **Refresh** / **Continue ➔**

System will return to the Claim Notification submenu and a message of successful creation with the notification number will be written in the Messages panel.

The screenshot shows the CSC INTEGRAL Admin software interface. On the left, there is a vertical 'Main Menu' with various options like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. Below the menu is a 'Messages' panel which displays the message 'Notification 10000010 created'. The main content area is titled 'Claim Notification' and contains sections for 'Input' (Notification Number, Date of Loss, Claim, Policy Number, Risk Number, Policy Type) and 'Actions' (radio buttons for Create Notification, Modify Notification, Inquire Notification, and Reject / Decline Notification). A 'Continue' button is located at the bottom right of the actions panel.

Claim Notification may be converted to Claim using the Convert Claim Notification action in the Claim Transactions submenu which may be accessed by selecting “Claims” in the Main Menu and “Claim Transactions” option.

Notification number must be entered by either typing the number manually or by using the search icon. Convert Claim Notification action in the Others section must be selected and click on Continue to proceed.

The screens and steps in converting a claim is the same as Claim Registration which will be discussed in the next section.

The screenshot shows the CSC INTEGRAL Admin software interface. On the left, there is a vertical 'Main Menu' with various options like System Administration, Batch Processing, Clients, General Ledger, Receivables and Payables, Agents, Underwriting, Quotations & Cover Notes, Enquiry System, Claims, Reinsurance, Debtors, Cover Note Control, Package Policy Shell, JPJ Master Menu, and SDS Dissections. The main content area is titled 'Claim Transactions' and contains sections for 'Input' (Claim /Notification Number, Policy Number, Risk Number, Date of Loss, Vehicle Number) and 'Actions'. The 'Actions' section is organized into a table with four columns for each row:

| | | | |
|---------------|---|---|---|
| Registration: | <input type="radio"/> Create | <input type="radio"/> Amend | <input type="radio"/> Approve |
| Modification: | <input type="radio"/> Create | <input type="radio"/> Amend | <input type="radio"/> Approve |
| Enquiries: | <input type="radio"/> Claim | <input type="radio"/> Claims Transaction | <input type="radio"/> Unapprove Registration |
| | <input type="radio"/> Claim Requisition | <input type="radio"/> Claim RI Transaction | <input type="radio"/> Unapprove Modification |
| | <input type="radio"/> Claim Statistics | <input type="radio"/> Claims On Policy | <input type="radio"/> By Vehicle Number |
| Others: | <input checked="" type="radio"/> Convert Claim Notification | <input type="radio"/> Update RI Claim Reference | <input type="radio"/> Modify Claim Statistics |
| | <input type="radio"/> Create Reinsurance Journal | | |

A 'Continue' button is located at the bottom right of the actions panel.

8.2 Claim Registration

Not all claim occurrence need to be recorded in the Claim Notification module. When an insured report a claim to an insurance company with complete details on hand, a claim record may be created directly in the system using Claim Registration option.

Claim Registration is one of the available options in Claim Transactions submenu which may be accessed by selecting “Claims” in the Main Menu and “Claim Transactions” option.

Policy Number, Risk Number and Date of Loss must be entered. A claim needs to be registered against a particular risk on a policy to ensure the policy was in force at the date of loss and all appropriate policy details including reinsurance arrangements are automatically defaulted into claim records.

Select Create action in the Registration section and click Continue to proceed.

The screenshot displays the CSC INTEGRAL Admin software interface. On the left, a vertical sidebar titled 'Main Menu' lists various administrative functions. The 'Claims' option is highlighted. The main workspace is titled 'Claim Transactions'. In the 'Input' section, fields for 'Policy Number' (containing 'F0000105'), 'Risk Number' (containing '1'), and 'Date of Loss' (containing '10/06/2013') are populated. Below this, the 'Actions' section contains several groups of radio buttons for different transaction types: 'Registration' (Create, Amend, Approve), 'Modification' (Create, Amend, Approve), 'Enquiries' (Claim, Claims Transaction, Unapprove Registration, Claim Requisition, Claim RI Transaction, Unapprove Modification, Claim Statistics, Claims On Policy, By Vehicle Number), and 'Others' (Convert Claim Notification, Update RI Claim Reference, Create Reinsurance Journal, Modify Claim Statistics). At the bottom right of the workspace is a red 'Continue' button.

Claim Registration Header screen will be launched and Claim Number will be auto-generated by the system. This screen captures the general details of the claim.

The screenshot shows the 'Claim Registration Header' screen in the CSC INTEGRAL Admin software. The 'Basic Details' tab is selected. Key fields visible include:

- Policy:** FIR | F0000105 | Fire | From / To: 01/07/2012 | 30/06/2013 | Policy Effective Date: 01/01/2013
- Risk Number/Type:** 1 | FIR | Servicing Staff/Dept: ABC Staff | Personal Lines & S
- Client:** 50000449 | FNC Entertainment | Agent: 10000093 | Acorn Pte. Ltd.
- Claim:** F3000008 | Old Claim Ref: | Next Review Date: 31/07/2013
- Basic Details:** Claimant: 50000449 | FNC Entertainment | Date of Loss: 10/06/2013 | Report Date: 11/06/2013
- Loss Description:** Damaged walls and ceiling
- Third Party:** Major Event: Select | RI Method: Treaty & Facultative RI
- Claim Currency:** SGD | At: 1.000000 | Coinsurance: Leader: 80.00000000 % | Interested Party: Settle 100% with Coinsurance

Enter all mandatory details. Click on Refresh to know the mandatory fields which would be highlighted in red. Click Continue after entering all the details.

Listed below are not just the mandatory fields but other key fields as well.

| Field | Description |
|------------------------------|---|
| Next Review Date | This field is used for claim reporting i.e. claim will be included in the Claims Due for Review Report using this date as one of the criteria. |
| Date of Loss | This is the date when the claim occurs. Value is non-modifiable and is defaulted based on the date entered in the Claim Transactions submenu. |
| Report Date | This is the date that the claim was reported to the insurance company. Report Date must not be less than Date of Loss or greater than current date. |
| Claimant | This is the person making the claim. The default value is the policy owner but may be overwritten when necessary. |
| Loss Description | This field is the circumstance arising from the claims. This is a free-text field that may contain up to a maximum of 50 characters. |
| Settle 100% with Coinsurance | This field is an indicator on how the claims will be settled if a policy has a coinsurance. When the checkbox is ticked, the insurer will settle the whole claim, recovering both coinsurer and reinsurer elements. |

After entering the claim header details, click Continue to launch the Claim Reserve Analysis screen.

This screen captures the reserve amounts per premium class.

Listed below are the mandatory fields for the Claim Reserve Analysis screen.

| Field | Description |
|------------------|--|
| Premium Class | This field is the claim premium class for each reserve amount. Select value using the dropdown list. The list is based on the premium classes valid for the policy. |
| Type of Reserve | This field corresponds to the premium class in which reserve amount is being allocated to. Select value using dropdown list. Values are being maintained in Table T4681. |
| Reserve Estimate | This is the amount reserved for future payment associated with claim incurred which is not yet settled at that point of time. |

After entering the claim reserve details, click Continue to proceed with the Claim Registration Key Switching.

This screen allows access to the different details which may be entered or reviewed until the registration is approved.

Claim Header hyperlink will launch the Claim Registration Header screen while Reserve Analysis launches the Claim Reserve Analysis screen.

CSC INTEGRAL Admin

Claim Registration Key Switching

Session Info | Help | Home | Logout

Extra Info

Policy
FIR F0000105 Fire

Risk Number/Type
0001 FIR

Claim
F3000008

Action
Create

Claim Header
[Claim Reinsurance](#)
[Claim Statistics](#)

Reserve Analysis
[End](#)
[Approve Reg'n](#)

Functions

Other Links:

Claim Reinsurance:

Claim Reinsurance screen records details of all risk level reinsurers which apply for the claim. The whole class of treaty and facultative reinsurers associated with the risk during underwriting will be automatically defaulted.

CSC INTEGRAL Admin

Claim Reinsurance at Risk Level

Session Info | Help | Home | Logout

Extra Info

Policy
FIR F0000105 Fire

From/To
01/07/2012 30/06/2013

Risk Number/Type
0001 Fire

Claim Number
F3000008

Date of Loss
10/06/2013

Claim Currency
Singapore Dollar

Fronting Company

Treaty Arrangement
TR01 Treaty Arrangement-FIR

Coinsurance
Leader 80.00000000

Settle 100% with coinsurance

Premium Class
FBO

| SN | Reinsurer | Description | RI Type | Per cent |
|----|-----------|-----------------|----------------------------|----------|
| 1 | 10000094 | Acorn Coinsurer | Coinsurance | 20.0000 |
| 2 | 10000095 | Acorn FAC RI | Facultative Proportional | 26.0861 |
| 3 | TREATY1 | TREATY1 | Quota Share | 36.9561 |
| 4 | FIRXOL13 | Fire XOL 2013 | Excess of loss | |
| 5 | 10000097 | Acorn Fac XOL | Facultative Excess Of Loss | |

Add Remove Row Number

Exit Previous Refresh Continue ➔

Functions

Under normal circumstances, all of the default information is accurate for the claim. The reinsurance details should be modified only under exceptional circumstances, e.g. if the claim arises before the whole of class treaties have been finalised. Additional loss accounts may be added for the claim, and the existing proportions or XOL limits can be modified. The defaulted accounts are protected and cannot be deleted, however, their default values/rates can be adjusted/updated.

These claim level reinsurance adjustments do NOT affect the policy's/risk's reinsurance.

Claim Statistics:

Claim Statistics screen is used to register, modify or enquire on claim statistical details. The detail being captured differs depending on the risk type. For sample below, since the policy is a Fire policy, details being captured are related to Fire risk. For Fire Claim Statistics screen, Type of Loss field is mandatory.

The screenshot shows the 'Fire Claim Statistics' page from the CSC INTEGRAL Admin system. The top navigation bar includes 'Session Info', 'Help', 'Home', and 'Logout'. On the left, there are 'Extra Info' and 'Functions' sections. The main form has fields for 'Claim' (F3000008), 'Date of Loss' (10/06/2013), 'Report Date' (11/06/2013), 'Policy' (F0000105), 'Policy Period (From/To)' (01/07/2012 - 30/06/2013), 'Risk Type' (Fire), 'Policy Owner' (50000449 - FNC Entertainment), and 'Location' and 'Others' tabs. Under 'Others', there are fields for 'Accumulation/Locality Register' (ADAMRG1 - 289883), 'Postal Code', 'Situation' (Adam Road), 'Occupied As' (0001 - Business), 'Construction Type' (Class A Construction), 'Protected By' (Sprinkler and Alarm exists), 'Type of Loss' (selected as 'Fire'), and 'Applied Excess'. The 'Type of Loss' field is highlighted with a red border. At the bottom, there are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue'.

Approve Reg'n:

Approve Claim Registration screen displays basic claim details which can be validated prior to Approval. These details are protected and if they require modification, this must be done via the Claim Header screen. Click Continue to process Approval.

System will return to Claim Transactions submenu and message of successful claim registration approval with the Claim Number will be written in the messages panel. Claim Facing sheet will be printed upon approval of claim.

End:

End hyperlink is used to save the Claim record without approving. The claim will then be an Unapproved Claim. Unapproved claim records may be modified reviewed and approved using Amend action in the Registration section of the Claim Transactions submenu. This may also be approved directly from the submenu using the Approve action in the Registration section.

8.3 Claim Modification

Once a claim is approved, details may still be modified using Create action in the Modification section.

In the sample below, Reserve Amount and Claim Statistic changes will be shown.

To create modification, claim number must be entered by either typing the number manually or by using the search icon. Select Create action in the Modification section and click Continue to proceed.

Claim Transactions

Input

- Claim / Notification Number: F3000008
- Policy Number:
- Risk Number:
- Date of Loss:
- Vehicle Number:

Actions

| | | | |
|---------------|--|---|--|
| Registration: | <input type="radio"/> Create | <input type="radio"/> Amend | <input type="radio"/> Approve |
| Modification: | <input checked="" type="radio"/> Create | <input type="radio"/> Amend | <input type="radio"/> Approve |
| Enquiries: | <input type="radio"/> Claim | <input type="radio"/> Claims Transaction | <input type="radio"/> Unapprove Registration |
| | <input type="radio"/> Claim Requisition | <input type="radio"/> Claim RI Transaction | <input type="radio"/> Unapprove Modification |
| | <input type="radio"/> Claim Statistics | <input type="radio"/> Claims On Policy | <input type="radio"/> By Vehicle Number |
| Others: | <input type="radio"/> Convert Claim Notification | <input type="radio"/> Update RI Claim Reference | |
| | <input type="radio"/> Create Reinsurance Journal | <input type="radio"/> Modify Claim Statistics | |

Continue ➔

Claim Modification Header screen will be launched. Modify header details when necessary and click Continue to proceed. For this document, only Claim Reserve and Claim Statistics will be modified.

| | | |
| --- | --- | --- |
| Balance O/S 20000.00 | Paid 20000.00 | Incurred 20000.00 |
| Date Occurred 10/06/2013 | Date Reported 11/06/2013 | Review Date 31/07/2013 |
| Coincidence L 80.00000000 | Effective Date 01/01/2013 | Interested Party |

Other Details

Description: Damaged walls and ceiling

Buttons

- Exit
- Previous
- Refresh
- Continue ➔

Claim Modification Key Switching screen will be launched. The actions in this screen functions exactly the same as the hyperlinks in the Claim Registration Key Switching screen.

To modify Claim Reserve, select Reserve Analysis action and click Continue.

CSC INTEGRAL Admin

Session Info | Help | Home | Logout

Extra Info

Policy
F0000105 Fire

Risk
0001 Fire

Claim
F3000008

Actions

Claim Header Reserve Analysis Claim Reinsurance
 End Claim Statistics Approve Modify

Exit Previous Refresh Continue ➔

In the Modification Reserve Analysis screen, Reserve details may be modified by changing estimate reserve amount of an existing reserve or by adding new reserve estimates. Below screen shows modification of estimate reserve amount from 20,000 to 25,000. Click Continue once all modifications are completed.

System will return to the Claim Modification Key Switching screen. To modify claim statistics, select Claim Statistics action and click Continue.

CSC INTEGRAL Admin

Claim Modification Key Switching

Session Info | Help | Home | Logout

Extra Info

Policy: F0000105 | Fire

Risk: 0001 | Fire

Claim: F3000008

Actions

Claim Header Reserve Analysis Claim Reinsurance
 End Claim Statistics Approve Modify

Exit | Previous | Refresh | Continue ➔

Modify details in the Claim Statistics screen which is the same screen during Claim Registration. Postal Code was added in the sample below. Click Continue once all modifications are completed.

CSC INTEGRAL Admin

Fire Claim Statistics

Session Info | Help | Home | Logout

Extra Info

Claim: F3000008 Date of Loss: 10/06/2013 Report Date: 11/06/2013

Policy: F0000105 Policy Period (From/To): 01/07/2012 / 30/06/2013 Risk Type: Fire

Policy Owner: 50000449 FNC Entertainment

Location **Others**

Accumulation/Locality Register: ADAMRG1 289883 Postal Code: 897100

Situation: Adam Road

Occupied As: 0001 Business Construction Type: Class A Construction

Protected By: Sprinkler and Alarm exists Type of Loss: Fire

Applied Excess: Catastrophe

Exit | Previous | Refresh | Continue ➔

Claim modification may be saved first by selecting End in the action. Alternatively, it may be approved immediately by selecting Approve Modify action. For both actions, Continue button must be clicked to proceed.

CSC INTEGRAL Admin

Claim Modification Key Switching

Session Info | Help | Home | Logout

Policy: F0000105 | Fire
Risk: 0001 | Fire
Claim: F3000008

Actions

Claim Header Reserve Analysis Claim Reinsurance
 End Claim Statistics Approve Modify

Exit | Previous | Refresh | Continue ➔

For Claim Modification, reason why the claim is being modified must be entered in the Reason for Modification field. Click Continue after the reason has been entered.

CSC INTEGRAL Admin

Approve Claim Modification

Session Info | Help | Home | Logout

Policy: F0000105 | FIR | Fire Risk: 1 | FIR Inception: 01/07/2012
Expiry: 30/06/2013

Client: 50000449 | FNC Entertainment Agent: 10000093 | Acorn Pte. Ltd. Claimant: 50000449 | FNC Entertainment

Claim: F3000008 Date Occured: 10/06/2013 Date Reported: 11/06/2013 Currency: SGD Status: ACTIVE
Date Effective: 01/01/2013 Rate: 1.000000

| O/S | Paid | Incurred |
|-------------------|------|----------|
| Balance: 25000.00 | | 25000.00 |

Reason for Modification: Change Reserve Amt & Clm Sta Claim General Description: Damaged walls and ceiling

Premiums:

| | | | | | | | |
|-----|--|--|--|--|--|--|--|
| FBD | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Exit | Previous | Refresh | Continue ➔

System will return to the Claim Transactions submenu with message of successful modification written in the Messages panel. Claim Facing Sheet will also be printed upon approval.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Messages

Claim Modification F3000008 approved. F/S printed

Claim Transactions

Input

| | | |
|----------------------------|----------------------|----------------------|
| Claim /Notification Number | Risk Number | Date of Loss |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Actions

| | | | |
|---------------|--|---|---|
| Registration: | <input type="radio"/> Create | <input type="radio"/> Amend | <input type="radio"/> Approve |
| Modification: | <input checked="" type="radio"/> Create | <input type="radio"/> Amend | <input type="radio"/> Approve |
| Enquiries: | <input type="radio"/> Claim | <input type="radio"/> Claims Transaction | <input type="radio"/> Unapprove Registration |
| | <input type="radio"/> Claim Requisition | <input type="radio"/> Claim RI Transaction | <input type="radio"/> Unapprove Modification |
| | <input type="radio"/> Claim Statistics | <input type="radio"/> Claims On Policy | <input type="radio"/> By Vehicle Number |
| Others: | <input type="radio"/> Convert Claim Notification | <input type="radio"/> Update RI Claim Reference | <input type="radio"/> Modify Claim Statistics |
| | <input type="radio"/> Create Reinsurance Journal | | |

Continue ➔

8.4 Enquiry

Integral provides different claim inquiry options. These options may be accessed using the Claim Inquiry Submenu under Claims menu and Claims Inquiry option.

Alternatively, claim inquiry options are available in the Claim Transactions Submenu which is the same submenu used during Claim Registration.

For this document, inquiries using Claim Inquiry submenu will be used.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Claim Inquiry Submenu

Input

| | | |
|---------------------------------------|-------------------------------------|----------------------|
| Key Option | Key1 (For Claim/Policy Number Only) | Key2 (for Rest) |
| <input type="button" value="Select"/> | <input type="text"/> | <input type="text"/> |

Actions

| | | |
|--|---|--|
| <input checked="" type="radio"/> Claim Inquiry | <input type="radio"/> Transaction Inquiry | <input type="radio"/> Claim RI Transaction Inquiry |
| <input type="radio"/> Requisition Inquiry | | |

Continue ➔

8.4.1 Claim Enquiries

The Claim Enquiry is used to view all current details of an approved claim on-line.

In the Claim Transactions submenu, select ‘Claim Number’ as the Key Option and enter Claim Number in the Key 1 field by either typing the number manually or by using the search icon. Select Claim Inquiry as an action and click on Continue.

INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

.. Claim Inquiry Submenu Session Info | Help | Home | Logout

Input

Key Option: Claim Number

Key 1(For Claim/Policy Number Only): F3000008

Key2 (for Rest):

Actions

Claim Inquiry Transaction Inquiry Claim RII Transaction Inquiry

Requisition Inquiry

Continue ➔

Claim Inquiry Key Switching screen will be launched. Functions and details of the different options are the same as the Claim Registration except for Claim Header which contains additional information. Claim Header screen will be discussed below. During enquiry, all screens are non-modifiable.

After all enquiries are completed, select End as an action and click Continue to exit.

INTEGRAL Admin

Extra Info

Functions

.. Claim Inquiry Key Switching Session Info | Help | Home | Logout

Policy: F0000105 | Fire

Risk: 0001 | FIR

Claim: F3000008

Actions

Claim Header Reserve Analysis Claim Reinsurance

End Claim Statistics

Claim Recovery

Exit / Previous / Refresh / Continue ➔

Claim Header:

In the Claim Header Enquiry screen, aside from the header details that were entered during the Claim Registration, Claim Status, Outstanding, Paid and Incurred Amounts will be displayed.

The screenshot shows the 'Claim Header Enquiry' page. At the top right are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left, there's a sidebar with 'Extra Info' and 'Functions' sections containing 'Print F/S' and 'Exp Inq' buttons. The main area has several input fields and dropdown menus. Under 'Policy', it shows 'FIR | F0000105 | Fire'. Under 'Risk Number/Type', it shows '1 | FIR'. Under 'Client', it shows '50000449 | FNC'. Under 'Claim Number', it shows 'F3000008'. Under 'Claim Currency', it shows 'SGD At 1.0000000'. Under 'Outstanding Amount', it shows 'Balance: 25000.00'. Under 'Paid Amount', it shows 'Balance: [empty]'. Under 'Incurred Amount', it shows 'Balance: 25000.00'. Below these are tabs for 'Basic Details' and 'Other Details'. Under 'Basic Details', it shows 'Claimant: 50000449 | FNC', 'Date of Loss: 10/06/2013', 'Report Date: 11/06/2013', 'Claim Officer: [empty]', 'Next Review On: 31/07/2013', 'Loss Description: Damaged walls and ceiling', 'RI Method: Treaty & Facultative RI', 'Coinsurance: L 80.0000000 %', and checkboxes for 'Settle 100% with Coinsurance' and 'Interested Party'. At the bottom are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

8.4.2 Claim Transaction Enquiry

The Claim Transaction Enquiry option displays a full history of all transactions made on the claim. The current claim details are summarised, and all completed transactions are listed for selection. For each transaction, the resulting balance and any payment or cash amount are shown. Besides the standard scrolling facilities for browsing claims transactions, multiple selections of transactions for full detail inquiry are available.

In the Claim Inquiry submenu, select 'Claim Number' as Key Option, enter Claim Number by either typing the number manually or by using the search icon. Select Transaction Inquiry action and click on Continue.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

.. Claim Inquiry Submenu

Session Info | Help | Home | Logout

Input

Key Option

Key 1(For Claim/Policy Number Only)

Key2 (for Rest)

Actions

Claim Inquiry Transaction Inquiry Claim R/I Transaction Inquiry

Requisition Inquiry

Continue ➔

Claim Transaction Enquiry – Select screen will be launched.

This screen displays all transactions processed for a claim. The current claim details are summarised and, for each transaction, the resulting Balance and any Payment or Cash amount are shown. All fields in this screen are non-modifiable.

Transaction hyperlinks are available to view details of the claim balances per transaction.

CSC INTEGRAL Admin

Extra Info

.. Claim Transaction Enquiry - Select

Session Info | Help | Home | Logout

| | | |
|-----------------------------|---|--|
| Policy FIR_F0000105 | Risk 0001_Fire | Inception 01/07/2012 |
| Currency SGD | Expiry 30/06/2013 | Status ACTIVE |
| Date Occurred 10/06/2013 | Claim F3000008_Damaged walls and ceiling | Claimant 50000449_FNC Entertainment |
| Request O/S N | | |

| | | Balance | Paid |
|--------------|----------|----------|------|
| Incurred | 25000.00 | 25000.00 | |
| R/I Incurred | 17608.69 | 17608.69 | |

More...

| Transaction | Type | Year | Month | Batch | Status | Document | Process ID | Approve ID | Payment | Transaction B/O |
|-------------|--------|------|-------|-------|--------|----------|------------|------------|---------|-----------------|
| 00001 | Reg'n | 2013 | 06 | 00002 | A | | MARNALDO | MARNALDO | | 20000.00 |
| 00002 | Modify | 2013 | 06 | 00001 | A | | MARNALDO | MARNALDO | | 25000.00 |

Exit **Refresh** **Continue ➔**

Claim Transaction Enquiry screen will be launched upon click of transaction hyperlink.

This screen displays the payment amount, resulting balance outstanding and movement amount for each premium reserve dissection. All fields in this screen are non-modifiable. Click Continue once inquiry is completed.

CSC INTEGRAL Admin

Claim Transaction Enquiry

| | | | | |
|---|--|---------------------------------------|-------------------------|----------------------|
| Claim F3000008 Damaged walls and ceiling | Claimant 50000449 FNC Entertainment | Status ACTIVE O/S Required N | | |
| Date of Occurrence 10/06/2013 | Currency SGD | | | |
| Incurred 25000.00 | Balance O/S 25000.00 | Paid | | |
| Transaction No 00001 | Date 14/06/2013 | Batch 00002 | | |
| Accounting Year 2013 | Month 06 | Status ACTIVE | | |
| Description Damaged walls and ceiling | | | | |
| Premium FBD | Reserve 04 | Payment 20000.00 | Balance O/S 20000.00 | Movement 20000.00 |

Functions

Session Info | Help | Home | Logout

Previous **Next**

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

System will return to the Claim Transaction Enquiry – Select screen. Click Continue to return to the Claim Inquiry submenu once all inquiries are completed.

CSC INTEGRAL Admin

Claim Transaction Enquiry - Select

| | | |
|-----------------------------|---|--|
| Policy FIR F0000105 Fire | Risk 0001 Fire | Inception 01/07/2012 |
| Currency SGD | Expiry 30/06/2013 | Status ACTIVE |
| Date Occurred 10/06/2013 | Claim F3000008 Damaged walls and ceiling | Claimant 50000449 FNC Entertainment |
| Request O/S N | | |
| Incurred 25000.00 | Balance 25000.00 | Paid |
| R/I Incurred 17608.69 | 17608.69 | |

More...

| Transaction | Type | Year | Month | Batch | Status | Document | Process ID | Approve ID | Payment | Transaction Bio |
|-------------|--------|------|-------|-------|--------|----------|------------|------------|---------|-----------------|
| 00001 | Reg'n | 2013 | 06 | 00002 | A | | MARNALDO | MARNALDO | | 20000.00 |
| 00002 | Modify | 2013 | 06 | 00001 | A | | MARNALDO | MARNALDO | | 25000.00 |

Session Info | Help | Home | Logout

Exit **Refresh** **Continue ➔**

8.4.3 Claim RI Transaction Enquiry

The Claim RI Transaction Enquiry option displays transactions and all associated movements for each reinsurer made on the claim.

In the Claim Inquiry submenu, select ‘Claim Number’ as the Key Option, enter Claim Number by either typing the number manually or by using the search icon. Select Claim RI Transaction Inquiry and click on Continue.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Claim Inquiry Submenu

Session Info | Help | Home | Logout

Input

Key Option

Key 1 (For Claim/Policy Number Only)

Key2 (for Rest)

Actions

Claim Inquiry Transaction Inquiry Claim R/I Transaction Inquiry

Requisition Inquiry

Continue ➔

Claim RI Transaction Enquiry – Select screen will be launched.

This screen displays all the transactions processed for a claim and its corresponding RI Balance Outstanding movement. All fields in this screen are non-modifiable.

Trans hyperlinks are available to view details of the claim RI balances per transaction.

CSC INTEGRAL Admin

Extra Info

Claim R/I Transaction Enquiry - Select

Session Info | Help | Home | Logout

| | | | | | | | |
|-------------------------------|---------------------------|------------|------------------|---------------------|-------------------|--|--------------------------|
| Policy F0000105 | FIR | Fire | Risk 1 | FIR | Fire | Inception 01/07/2012 | |
| Expiry 30/06/2013 | | | Status ACTIVE | | | Currency SGD | |
| Date Occurrence 10/06/2013 | | | | | | Request Outstanding N | |
| Claim F300008 | Damaged walls and ceiling | | | | | Claimant 50000449 FNC Entertainment | |
| Incurred | | | 25000.00 | Balance Outstanding | | Paid | |
| R/I Incurred | | | 17608.69 | | | | |
| | | | | | | | |
| Trans 00001 | Type Reg'n | YY 2013 | MM 6 | Batch 00002 | Document 00001 | Sts A | R/I Movement 14086.95 |
| 00002 | Modify | 2013 | 6 | 00001 | | A | 3521.74 |

Functions

Previous **Next**

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

Claim RI Transaction Enquiry screen will be launched upon click of Trans hyperlink. This screen displays the payment amount, balance outstanding and balance outstanding movement of each reinsurer. The Gross and Net Retention are also displayed.

All fields in this screen are non-modifiable. Click Continue once inquiry is completed.

CSC INTEGRAL Admin

Claim R/I Transaction Enquiry

| | | | |
|--------------|------------------------------------|---------------------|---------------------------|
| Claim | F3000008 Damaged walls and ceiling | Currency | SGD |
| Status | ACTIVE | Request Outstanding | N |
| Date | 14/06/2013 | Batch | 00002 |
| Status | ACTIVE | Description | Damaged walls and ceiling |
| R/I Incurred | 17608.69 | Balance O/S | 17608.69 |
| | | Paid | |

| R/I_Account | Type | Payment | Balance O/S | Movement |
|-------------|------|---------|-------------|----------|
| NET RETURN | | | 5913.05 | 5913.05 |
| RTOTAL | I | | 14086.95 | 14086.95 |
| 10000094 | F | | 4000.00 | 4000.00 |
| 10000095 | S | | 4173.91 | 4173.91 |
| 10000097 | X | | | |
| FIRXOL13 | C | | | |
| TREATY1 | C | | 5913.04 | 5913.04 |

Session Info | Help | Home | Logout

Claimant
50000449 FNC Entertainment
Date Occurrence
10/06/2013
Transaction Number
00001
Month
06

Exit | Previous | Refresh | Continue ➔

System will return to the Claim RI Transaction Enquiry – Select screen. Click Continue to return to the Claim Inquiry submenu once all inquiries are completed.

CSC INTEGRAL Admin

Claim R/I Transaction Enquiry - Select

| | | | | | |
|-----------------|------------------------------------|---------------------|------------|-----------|----------------------------|
| Policy | F0000105 FIR Fire | Risk | 1 FIR Fire | Inception | 01/07/2012 |
| Expiry | 30/06/2013 | Status | ACTIVE | Currency | SGD |
| Date Occurrence | 10/06/2013 | Request Outstanding | N | Claimant | 50000449 FNC Entertainment |
| Claim | F3000008 Damaged walls and ceiling | | | | |
| Incurred | 25000.00 | Balance Outstanding | 25000.00 | Paid | |
| R/I Incurred | 17608.69 | | 17608.69 | | |

| Trans | Type | YY | MM | Batch | Document | Sts | R/I Movement |
|-------|--------|------|----|-------|----------|-----|--------------|
| 00001 | Reg'n | 2013 | 6 | 00002 | | | 14086.95 |
| 00002 | Modify | 2013 | 6 | 00001 | | | 3521.74 |

Session Info | Help | Home | Logout

Previous | Next

Exit | Previous | Refresh | Continue ➔

8.4.4 Claims on Policy Enquiry

The Claims on Policy Enquiry option displays all claims registered under a particular policy.

In the Claim Transactions submenu, enter Policy Number by either typing the number manually or by using the search icon. Select Claims On Policy action under Enquiries section and click on Continue.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Claim Transactions

Session Info | Help | Home | Logout

Input

| | | | |
|----------------------------|--|----------------------|----------------------|
| Claim /Notification Number | <input type="text"/> <input type="button" value=""/> | Risk Number | Date of Loss |
| Policy Number | F0000105 <input type="button" value=""/> | <input type="text"/> | <input type="text"/> |
| Vehicle Number | <input type="text"/> | | |

Actions

| | | | |
|---------------|--|---|---|
| Registration: | <input type="radio"/> Create | <input type="radio"/> Amend | <input type="radio"/> Approve |
| Modification: | <input type="radio"/> Create | <input type="radio"/> Amend | <input type="radio"/> Approve |
| Enquiries: | <input type="radio"/> Claim | <input type="radio"/> Claims Transaction | <input type="radio"/> Unapprove Registration |
| | <input type="radio"/> Claim Requisition | <input type="radio"/> Claim RI Transaction | <input type="radio"/> Unapprove Modification |
| | <input type="radio"/> Claim Statistics | <input checked="" type="radio"/> Claims On Policy | <input type="radio"/> By Vehicle Number |
| Others: | <input type="radio"/> Convert Claim Notification | <input type="radio"/> Update RI Claim Reference | <input type="radio"/> Modify Claim Statistics |
| | <input type="radio"/> Create Reinsurance Journal | | |

Continue ➔

Claims on Policy Inquiry screen will be launched.

This screen displays all the claims registered under the policy including occurrence date, status, claim description and balance outstanding.

Select option is available to view the details of each claim.

CSC INTEGRAL Admin

Extra Info

Functions

Claims on Policy Inquiry

Session Info | Help | Home | Logout

Policy F0000105 Fire
Inception Date 01/07/2012 Expiry Date 30/06/2014

| Select | Claim | Policy | Type | Date Occurred | Status | Description |
|-------------------------------------|----------|--------|------|---------------|-------------|---------------|
| | | | | Incurred | Balance O/S | Paid to Date |
| <input type="checkbox"/> | F3000006 | 0001 | FIR | 01/06/2013 | CLOSED | Damaged walls |
| <input checked="" type="checkbox"/> | F3000008 | 0001 | FIR | 10/06/2013 | ACTIVE | Damaged walls |
| | | | | 25000.00 | 25000.00 | |
| | | | | | | |
| | | | | | | |

Exit | Previous | Refresh | Continue ➔

Claim Inquiry Key Switching screen will be launched once a particular claim is selected. Details of the different options are the same as that of a Claim Registration.

8.5 Claims on Registers

Insurance companies are conscious of the need to monitor and control their underwriting exposure in certain specific situations. To this end, certain classes of business are grouped under registers. Fire risks are associated with a Fire Accumulation Register whilst Marine Cargo risks are associated with a Marine Register, which reflects the voyage the cover is effected for. In addition to controlling the underwriting limits for these situations, it is also necessary to be able to review the claims performance on these registers.

The Claims on Registers function in Integral allows enquiry upon specific subsets of claims under the Fire Accumulation Registers or the Marine Registers of vessels and voyages.

Claims on Registers may be accessed using the Claims menu and Claims on Registers option.

8.5.1 Claims on Accumulation Register

To inquire on Claims on an Accumulation Register, enter the State Code, Locality, Accum Register, From and To date for which the enquiry is to be made. The From and To dates will be used to display only those Claims on the relevant Register with an occurrence date which falls within that range.

The screenshot displays the 'Claim Accumulation Inquiry Submenu' interface. On the left, a vertical 'Main Menu' is visible with various administrative and claims-related options. The main panel contains an 'INPUT' section with dropdowns for 'State Code' (set to 'Singapore'), 'Locality' (set to 'Adam Road - 289883'), and 'Accum. Register' (set to 'ADAMRG1'). It also includes date selection fields ('Date' from '01/01/2013' to '17/06/2013') and search fields for 'Vessel' and 'Voyage'. Below the input fields is an 'ACTION' section containing two radio buttons: one selected for 'Claims on Accumulation Register' and another for 'Claims on Marine Register'. At the bottom right of the panel is a 'Continue' button.

Claims on Accumulation Register Inquiry screen will be launched.

This screen provides a list of claims for the selection criteria specified on the submenu. At the foot of the screen are the total Incurred, Balance Outstanding and Paid amounts for all of the claims that satisfy the selection criteria for this enquiry. These totals do not change while scrolling through the selected claims.

Select option is available to view details of the claim.

CSC INTEGRAL Admin

Claims on Accumulation Register Inquiry

Session Info | Help | Home | Logout

Accumulation Register
ADAMRG1 Adam Road

Claims Occurred From 01/01/2013 Claims Occurred To 17/06/2013

| Select | Claim | Policy | Type | Date Occurred | Status | Description |
|-------------------------------------|----------|----------|------|---------------|-------------|--------------|
| | | | | Incurred | Balance O/S | Paid to Date |
| <input checked="" type="checkbox"/> | F3000008 | F0000105 | FIR | 10/06/2013 | ACTIVE | Damaged |
| | | | | 25000.00 | 25000.00 | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | Total | 25000.00 | |

Exit | Previous | Refresh | Continue ➔

Claim Inquiry Key Switching will be launched once a claim is selected. Details of each option are the same as that of Claim Registration.

CSC INTEGRAL Admin

Claim Inquiry Key Switching

Session Info | Help | Home | Logout

Policy F0000105 Fire Risk 0001 FIR Claim F3000008

Actions

Claim Header Reserve Analysis R/I Recoveries
 End Statistics

Exit | Previous | Refresh | Continue ➔

8.5.2 Claims on Marine Register

To inquire on Claims on an Accumulation Register, enter the Vessel and Voyage for which the enquiry is to be made.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPI Master Menu
- SDS Dissections

Claim Accumulation Inquiry Submenu

Session Info | Help | Home | Logout

INPUT

| | | |
|--|--|--|
| State Code -----Select----- | Locality -----Select----- | Accum. Register <input type="text"/> <input type="button" value=""/> |
| Date <input type="text"/> <input type="button" value=""/> to <input type="text"/> <input type="button" value=""/> | Vessel <input type="text" value="VSL0101"/> <input type="button" value=""/> | Voyage <input type="text" value="VSL0101"/> <input type="button" value=""/> |

ACTION

Claims on Accumulation Register
 Claims on Marine Register

Continue ➔

Claims on Marine Register Inquiry screen will be launched.

This screen provides a list of claims for the selected voyage and vessel specified in the submenu. At the foot of the screen are the total Incurred, Balance Outstanding and Paid amounts for all of the claims that satisfy the selection criteria for this enquiry. These totals do not change while scrolling through the selected claims.

Claim Inquiry Key Switching will be launched once a claim is selected. Details of each option are the same as that of Claim Registration.

CSC INTEGRAL Admin

Extra Info

Functions

Claims on Marine Register Inquiry

Session Info | Help | Home | Logout

Vessel
VSL0101 abc01 **Voyage**
VSL0101 On

Sailing From
China **On**
01/01/2011

Sailing To
Singapore **On**
31/03/2011

| Select | Claim | Policy | Type | Date Occured | Status | Description |
|-------------------------------------|----------|----------|------|--------------|-------------|---------------------------------|
| | | | | Incurred | Balance O/S | Paid to Date |
| <input checked="" type="checkbox"/> | C3000008 | C0000008 | MCG | 01/01/2011 | ACTIVE | Loss due 100000.00 100000.00 |
| <input type="checkbox"/> | C3000009 | C0000008 | MCG | 01/01/2011 | CLOSED | ABC 100000.00 100000.00 |
| | | | | | | |
| | | | | | | |
| | | | | Total | 200000.00 | 100000.00 100000.00 |

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

9. Payments

Claim Payments and Premium Refund will be discussed in this section. Detailed discussion of Payments subsystem is found in the Integral FSU Training Manual.

Below is the Payments Submenu screen. This may be accessed by selecting “Receivables and Payables” in the Main Menu and “Payments” option. Alternatively, payment may be accessed by selecting “Claims” in the Main Menu and “Payments” option.

The screenshot shows the 'Payments Submenu' page. At the top right, there are links for 'Session Info', 'Help', 'Home', and 'Logout'. On the left, a 'Main Menu' sidebar lists various administrative functions. The main area is titled 'Payments Submenu' and contains two sections: 'Input' and 'Actions'. In the 'Input' section, there are fields for 'Payee' (with a search icon), 'Payment Number', 'Payment Method' (a dropdown menu showing 'Select'), and 'Bank Code' (another dropdown menu showing 'Select'). In the 'Actions' section, there are several radio buttons for different payment-related tasks: 'Create Payment' (selected), 'Modify Payment', 'Payment Enquiry', 'Approve Payment', 'Authorise Payment', 'Clone Payment', 'Approve in Block', 'Block Authorisation', 'Remove Payment Request', and 'Print Express Cheque'. At the bottom right of the page is a 'Continue' button.

9.1 Claim Payment

To create a claim payment, Payee, Payment Method and Bank Code must be entered in the Payments Submenu. Select Create Payment action and click on Continue.

Claimant of the previously created claim in section 8.2 Claim Registration will be used as the Payee and ‘Cash’ will be used as the Payment Method. Other Payment methods are discussed in the Integral FSU Training Manual.

CSC INTEGRAL Admin

Main Menu

- System Administration
- Batch Processing
- Clients
- General Ledger
- Receivables and Payables
- Agents
- Underwriting
- Quotations & Cover Notes
- Enquiry System
- Claims
- Reinsurance
- Debtors
- Cover Note Control
- Package Policy Shell
- JPJ Master Menu
- SDS Dissections

Payments Submenu

Input

| | |
|-------------------|--|
| Payee 50000449 | Payment Method Cash |
| Payment Number | Bank Code OCBC Current A/C (SGD/LocalF) |

Actions

| | | |
|---|---|--|
| <input checked="" type="radio"/> Create Payment | <input type="radio"/> Modify Payment | <input type="radio"/> Payment Enquiry |
| <input type="radio"/> Approve Payment | <input type="radio"/> Authorise Payment | <input type="radio"/> Clone Payment |
| <input type="radio"/> Approve in Block | <input type="radio"/> Block Authorisation | <input type="radio"/> Remove Payment Request |
| <input type="radio"/> Print Express Cheque | | |

Continue ➔

Payment Maintenance screen will be launched and Payment Number will be auto-generated by the system. The previously created claim F3000008 has a reserve amount of 25,000. As an example, a partial claim payment of 10,000 will be shown in this document.

For Claim Payments, Subaccount Code CL (Claims) and Subaccount Type PY (Payment) must be selected. Since this is a claim payment, Claim Number must be entered as the Dissection Key. Original Amount shall be the amount being paid to the payee which on this sample, it will be 10,000. Click Continue to proceed.

CSC INTEGRAL Admin

Extra Info

Functions

- Print
- Remarks
- Bal Enq

Payment Maintenance

Payment Number LF100053 **Payment Method** CASH **Date** 17/06/2013

Drawing Bank 01 OCBC Current **Payee/Account to** FNC Entertainment

Amount SGD 10000.00 AT 1.000000 **Local Equiv** SGD 10000.00

| Sel | Subaccount | | Dissection Key | Original | | Exchange |
|--------------------------|------------|------|----------------|----------|----------|----------|
| | Code | Type | | Ccy | Amount | |
| <input type="checkbox"/> | CL | PY | F3000008 | SGD | 10000.00 | 1.000000 |

Add **Remove** **Exit** **Refresh** **Continue ➔**

Claims Payment Dissection screen will be launched.

For partial payment, ‘Progress Payment’ must be selected as a Payment Flag. If the payment is to pay all the outstanding reserve, ‘Final Payment’ must be selected.

As a Payment Reason, ‘Claims Settlement’ must be selected.

Enter Payment Amount which must be the same as the Original Amount entered in the Payment Maintenance screen. After the three information are entered, click on Claim Recover Details in the Extra Info panel since it needs mandatory visit.

The screenshot shows the 'Claims Payment Dissection' screen. In the 'Extra Info' panel, under 'Claim Recovery Details', the 'Payment Amount' is set to 10000.00. The 'Paid To Date' and 'Outstanding Reserve' fields both show 25000.00. The 'Incurred' field also shows 25000.00. Below these fields is a table with one row:

| Premium Class | Reserve Type | Reserve Amount | Paid to Date | Payment Amount |
|---------------|--------------|----------------|--------------|----------------|
| Buildings FBD | Fire | 25000.00 | | 10000.00 |

At the bottom of the screen are buttons: Exit, Previous, Refresh, and Continue →.

Claim Recovery Details will be launched. Enter details if necessary. Since claim recovery is not applicable for below sample, just click on Continue to proceed.

The screenshot shows the 'Claim Recovery Details' screen. In the 'Extra Info' panel, under 'Claim Recovery Details', the 'Recovery Type' dropdown is set to 'Select'. The 'O/S Recovery Amount' field contains 10000.00. The 'Amount Recovered' field contains 10000.00. The 'Description' field is empty. On the right side of the screen, there are fields for 'Solicitor', 'Recovery from', 'Date Initiated', 'Input Date', 'Reference', and a checkbox for 'By Installment'. At the bottom of the screen are buttons: Exit, Previous, Refresh, and Continue →.

System will return to the Claims Payment Dissection screen. Click Continue to proceed.

CSC INTEGRAL Admin

Claims Payment Dissection

Session Info | Help | Home | Logout

| Claim/Status F3000008 ACTIVE | Date of Loss 10/06/2013 | | | | | | | | | | |
|---|---------------------------------|----------------|--------------|----------------|--------------|----------------|---------------|------|----------|--|----------|
| Policy FIR F0000105 Fire | Risk Number/Type 0001 Fire | | | | | | | | | | |
| Claimant 50000449 FNC Entertainment | | | | | | | | | | | |
| Loss Description Damaged walls and ceiling | | | | | | | | | | | |
| Paid To Date | Outstanding Reserve 25000.00 | | | | | | | | | | |
| Incurred 25000.00 | | | | | | | | | | | |
| Payment Amount SGD 10000.00 | | | | | | | | | | | |
| Payment Flag Progress Payment | Unprocessed Payments | | | | | | | | | | |
| Payment Reason Claims Settlement | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th>Premium Class</th> <th>Reserve Type</th> <th>Reserve Amount</th> <th>Paid to Date</th> <th>Payment Amount</th> </tr> </thead> <tbody> <tr> <td>Buildings FBD</td> <td>Fire</td> <td>25000.00</td> <td></td> <td>10000.00</td> </tr> </tbody> </table> | | Premium Class | Reserve Type | Reserve Amount | Paid to Date | Payment Amount | Buildings FBD | Fire | 25000.00 | | 10000.00 |
| Premium Class | Reserve Type | Reserve Amount | Paid to Date | Payment Amount | | | | | | | |
| Buildings FBD | Fire | 25000.00 | | 10000.00 | | | | | | | |

Exit | Previous | Refresh | Continue ➔

Payment Maintenance screen will be launched. Users may click on Continue to process the payment or click on Print in the Functions panel to process payment and print the Payment Voucher.

CSC INTEGRAL Admin

Payment Maintenance

Session Info | Help | Home | Logout

| Payment Number LF100053 | Payment Method CASH | Date 17/06/2013 | | | | | | | | | | | | | | | | |
|---|---------------------------------------|--------------------|-----|----------------------------|----------|----------------------------|----------------------|--|----------------------|------|------|-----|--------|--------------------------|----|----|-----|----------|
| Drawing Bank 01 OCBC Current | Payee/Account to FNC Entertainment | | | | | | | | | | | | | | | | | |
| Amount SGD 10000.00 AT 1.000000 | Local Equiv SGD 10000.00 | | | | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th rowspan="2">Sel</th> <th colspan="2">Subaccount</th> <th rowspan="2">Dissection Key F3000008</th> <th colspan="2">Original</th> <th rowspan="2">Exchange 1.000000</th> </tr> <tr> <th>Code</th> <th>Type</th> <th>Ccy</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>CL</td> <td>PY</td> <td>SGD</td> <td>10000.00</td> </tr> </tbody> </table> | | | Sel | Subaccount | | Dissection Key F3000008 | Original | | Exchange 1.000000 | Code | Type | Ccy | Amount | <input type="checkbox"/> | CL | PY | SGD | 10000.00 |
| Sel | Subaccount | | | Dissection Key F3000008 | Original | | Exchange 1.000000 | | | | | | | | | | | |
| | Code | Type | Ccy | | Amount | | | | | | | | | | | | | |
| <input type="checkbox"/> | CL | PY | SGD | 10000.00 | | | | | | | | | | | | | | |

Add | Remove | Exit | Refresh | Continue ➔

System will return to the Payments Submenu with a message of successful payment creation with the Payment number written in the Messages panel.

9.2 Other Payment – Premium Refund

There are instances when an insurance company needs to return the premium to the client. A sample is when a policy was cancelled and premium has already been paid by the client. This premium paid has to be returned to the client based on the effective date of cancellation.

Creating premium refund uses the same steps when creating claim payment above. Only difference is the dissection to be used which is illustrated below.

Below policy has a policy period of 01/01/2013 to 31/12/2013. The premium of 9,142.40 has been paid by the client in full.

On 01/06/2013, the client decided to cancel the policy. System auto calculated that the premium that should be returned based on the effective date of 01/06/2013 is 5,335.34.

CSC INTEGRAL Admin

Premium Posting Enquiry - Policy Level

Session Info | Help | Home | Logout

| | |
|---|---------------------------------|
| Policy FR F0000124 Fire | Commencement Date 01/01/2013 |
| Insured 50000447 Jung Yonghwa | Renewal Date 31/12/2013 |
| Payment Plan Direct Bill - No Instalment | Number of risks 0001 |
| Billing Currency SGD | Billed To Date 31/12/2013 |

More...

| Trans No. | Transaction Type | Effective Date | Gross Premium | Extra Charges | Net Premium |
|-----------|--------------------|----------------|---------------|---------------|-------------|
| 2 | Cancellation issue | 01/06/2013 | 5863.01- | 351.78- | 5335.34- |
| 1 | New Business Issue | 01/01/2013 | 10000.00 | 642.40 | 9142.40 |

Exit | Previous | Continue ➔

Payment shall be made to the client using FG/PP (Premium Payment for Policy) dissection and the amount is equivalent to the Net Premium of the Cancellation transaction.

CSC INTEGRAL Admin

Payment Maintenance

Session Info | Help | Home | Logout

| | | |
|---------------------------------|-------------------------------------|------------------------------|
| Payment Number LF100054 | Payment Method CASH | Date 24/06/2013 |
| Drawing Bank 01 OCBC Current | Payee/Account to Jung Yonghwa Mr | |
| Amount SGD 5335.34 | AT 1.000000 | Local Equiv SGD 5335.34 |

| Sel | Subaccount | | Dissection Key | Equivalent Amount | Description |
|--------------------------|------------|------|----------------|-------------------|------------------------|
| | Code | Type | | | |
| <input type="checkbox"/> | FG | PP | F0000124 | 5335.34 | Policy Premium Payment |

Add | Remove

Exit | Refresh | Continue ➔