



**CSC**

**INTEGRAL P&C**

Training Manual

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# **1. Introduction and Overview**

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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.

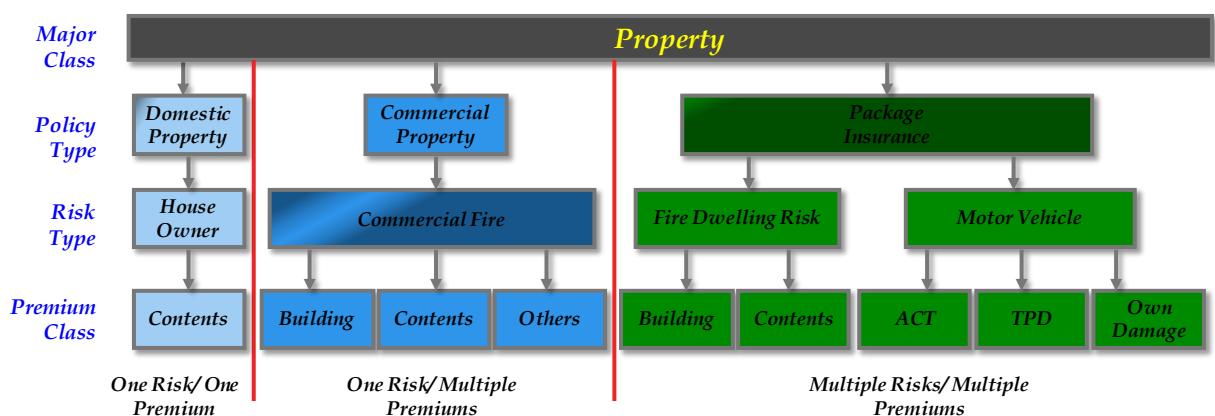
## 2. Product Configuration

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

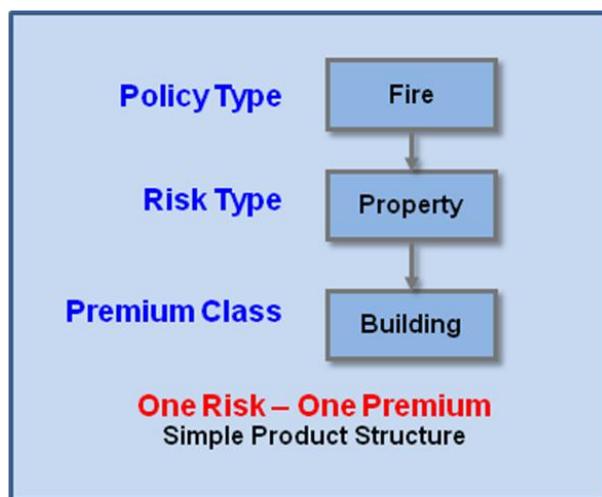
Within the three level product structure, there are a number of elementary policy constructions possible. These are:

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

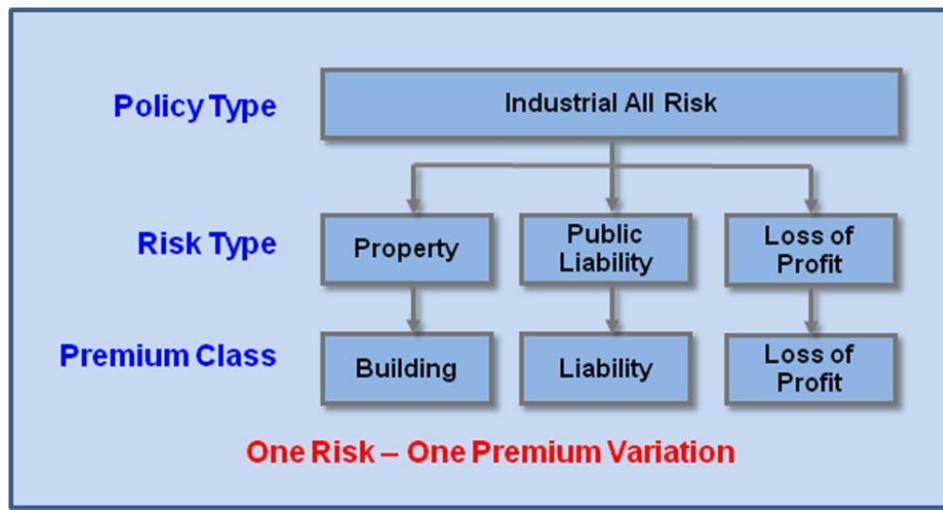
Policies may be assembled using any number and or combination of these constructions. Here are some examples each with a diagram reflecting the structure of Policy, Risk and Premium Class.

### 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.

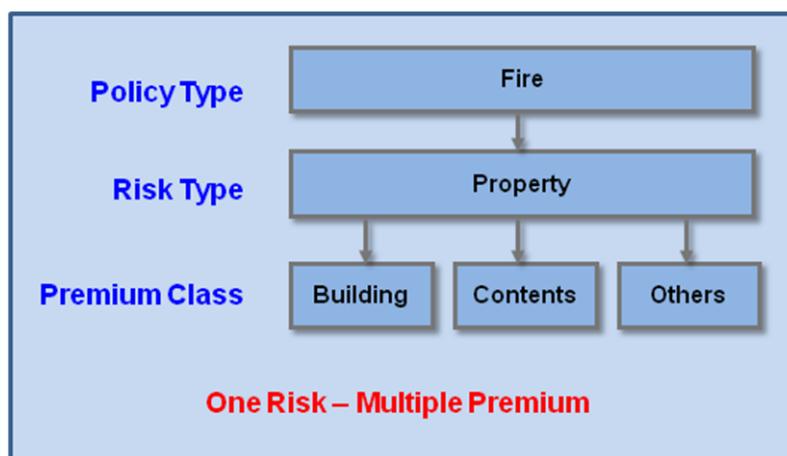


An important policy construction using multiples of this simple elementary building-block is a package policy where each risk is different and each risk has a separate premium class associated with it. An example would be an Industrial All Risk policy which is made up of different risk types such as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



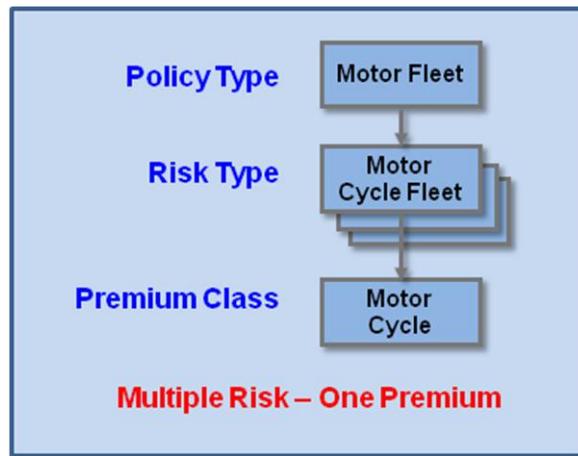
### 2.2.2 One Risk - Multiple Premium

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.

<b>Field</b>	<b>Description</b>
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.
<b>Premium Details</b>	
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.

<b>Field</b>	<b>Description</b>
<b>Statistical Details</b>	
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"> <li>• First field determines the region of the risk. Valid values are stored in the Fund Code Table T3595</li> <li>• Second field determines the Account Class</li> <li>• Third is the Major Class. Use for grouping financials when posting to the General Ledger.</li> <li>• Fourth and Fifth are not in use.</li> </ul>
Discounts	Valid underwriting discounts for the policy type.
<b>Front-End Indicators</b>	
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 image consists of two vertically stacked screenshots of the INTEGRAL Admin software. Both screenshots show the 'INTEGRAL Admin' header with the 'CSC' logo.

**Top Screenshot:** This is a 'Table Item Scroll Inquiry' window. It has a search bar at the top with 'Table' set to 'T4677 - Risk Types', 'Company' set to 'ABC Insurance Company', and 'Extra Data Screen' set to 'P4677'. Below the search bar is a table with columns: Item, Short Description, Valid Flag, and Long description. The table contains six rows of data:

Item	Short Description	Valid Flag	Long description
FIO	FIRE(OSEAS)	<input checked="" type="checkbox"/>	Fire(Overseas)
FIR	FIRE	<input checked="" type="checkbox"/>	Fire
FRI	Fire	<input checked="" type="checkbox"/>	Fire (IND)
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 Screenshot:** This is a 'Risk Types' configuration window. It has a search bar at the top with 'Table' set to 'T4677 - FIR - Fire', 'Company' set to 'ABC Insurance Company', and 'Re-rate Method' set to '03'. The window is divided into several sections:

- Defaulted:** A grid of four columns and four rows of empty boxes.
- Divisor:** A dropdown menu showing '1'.
- User Categories for R/I?**: An unchecked checkbox.
- Cede to Government**: An unchecked checkbox.
- GIA Line of Business Code**: A dropdown menu.
- Use Tariff Rating?**: An unchecked checkbox.
- Default Peril**: A dropdown menu.
- Hide Premium Posting Screen?**: An unchecked checkbox.
- Accumulate?**: An unchecked checkbox.
- Premium Class**: A dropdown menu.
- Risk Details Retrieve Routine**: A dropdown menu.

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

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  
Head Office Major Class  
Fire - Major Class  
National Re Premium Class

Government Major Class:  
Fire - Major Class  
National Re Major Class  
FIR  
GL Account Substitute  
FBD

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 Type (FR, FO, LPP, etc.) and Premium Calculation Method (FBD, FBC, FBO, etc.). The rows represent Premium Classes (FCN, FIR, FBL, FEC, FEI, FEX, FSM, FAC, FFL, etc.).

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**

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<b>Policy Type</b> FIR - Fire	<b>Risk Type</b> FR - Fire
<b>Premium Class</b> FBD   FCB   FIR   FBL   FEQ   FEI   FEX   FSM   FAC   FFL	<b>Claim Programs</b> P4233   P4133   P4144
<b>Risk Programs</b> P4800	<b>Cover Note Routine</b> P4800ED01
<b>Risk Edit Routine</b> P4800ED01	<b>Renewal Review</b> P4800ED02
<b>Risk Update Routine</b> P4800UP	<b>Claim Statistics Approval</b> RVW4800
<b>Claim Statistics Required</b> <input type="text"/>	<b>Company Major Class</b> Fire - Major Class
<b>Default Values</b>	<b>Policy Experience</b> <input checked="" type="checkbox"/>
<b>Pay Plan</b> Direct Bill - No Instalment	<b>Renewal Type</b> Midnight Renewals
<b>Special Attention</b> No special attention required	<b>Minimum Premium</b> <input type="text"/>
<b>Cash Before Cover</b> N <input type="checkbox"/>	<b>Valid</b> 01/01/2013 to 31/12/2013
<b>--Reinsurance--</b>	<b>Treaty Arrangement</b> FIRX
<b>Fund Code</b> 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 shows the 'Account Maintenance/Enquiry Submenu' screen. On the left is a vertical 'Main Menu' sidebar with the 'INTEGRAL Admin' logo at the top. The menu items include: 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 blue header bar with the title and session links. Below this is a form with an 'Input' section containing a search field for 'Account' and a magnifying glass icon. The 'Actions' section contains five radio buttons: 'Create Account', 'Modify Account', 'Enquire on Account', 'Enquire on Higher Level Reporting', and 'Enquire on Lower Level Reporting'. At the bottom right is a 'Continue ➔' button.

#### 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.

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	BranchType	Branch Name
10000093	1	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 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 a list of policies:

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
A0000036	Professional Indemnity	Pdg CNote	Acorn Pte. Ltd.	01/01/2013	31/12/2013
A0000037	Hospital & Surgical	In Force	Acorn Pte. Ltd.	01/01/2013	31/12/2013
A0000038	Personal Liability	In Force	Acorn Pte. Ltd.	01/01/2013	31/12/2013
A0000039		Pdg New	Acorn Pte. Ltd.	01/01/2013	31/12/2013
A0000040	PA - Travel Individual	Pdg New	Acorn Pte. Ltd.	01/01/2013	31/12/2013
A0000041	All Risks	Pdg New	Acorn Pte. Ltd.	01/01/2013	31/12/2013
A0000042	Professional Indemnity	Pdg New	Acorn Pte. Ltd.	01/01/2013	31/12/2013
A0000043	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 a list of policies:

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**

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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"/>			<input type="radio"/> Broker <input checked="" type="radio"/> Direct	
<input type="checkbox"/>			<input type="radio"/> Broker <input checked="" type="radio"/> Direct	
<input type="checkbox"/>			<input type="radio"/> Broker <input checked="" type="radio"/> Direct	
<input type="checkbox"/>			<input type="radio"/> Broker <input checked="" type="radio"/> Direct	

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 'Participants' and one for 'Territories'. The 'Participants' table lists several entries with columns for Sel, Percentage, Participant, and Description. The 'Territories' table lists entries with columns for Sel, Territory, and Description. A 'Select' button is at the bottom left, and navigation buttons (Exit, Previous, Refresh, Continue) are at the bottom right.

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). There are sections for 'OGR ( ) ONR ( )', 'Normal Commission %', and 'Additional Commission %'. Other fields include 'Number of Years', 'Loss Ratio', 'Commission Basis', '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 %'. A '1st Qtr' through '4th Qtr' section is also present. Navigation buttons (Exit, Previous, Refresh, Continue) are at the bottom right.

### **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 web-based application interface for 'INTEGRAL Admin'. The top navigation bar includes 'Session Info', 'Help', 'Home', and 'Logout'. On the left, a vertical 'Main Menu' sidebar lists various modules: 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 'Reinsurance Treaty Arrangements Submenu'. It features an 'Input' section with a 'Treaty Number' field containing a placeholder '(empty)' and a magnifying glass icon. Below this is an 'Actions' section with three radio button options: 'Create Treaty Arrangement', 'Modify Treaty Arrangement', and 'Inquire on Treaty Arrangement'. At the bottom right of the main area is a 'Continue' button with a red arrow icon. The overall layout is clean with blue and white color scheme.

#### 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.

**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

**Reinsurance Treaty Arrangements Submenu**

Session Info | Help | Home | Logout

**Input**

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).

**CSC INTEGRAL Admin**

**Extra Info**

**Reinsurance Treaty Arrangement Create**

Session Info | Help | Home | Logout

**Treaty Arrangement**  
FRX Fire Tty Arrangement 2013

**Fund Code**  
LOCAL INSURANCE FUND

**Net Retention Capacity**  
100000000

**Arrangement Type**  
Risk Class

**Arrangement Currency**  
Singapore Dollar

**Minimum PML %**  
100

**Proportional Treaties** **Non Proportional Treaties**

**Quota Share**  
FIRTY13

**Government**

**Surplus**  
FIRSUR13

**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 10x10 boxes). 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 Select-----																				
Remark on Extra Perilis																				

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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.

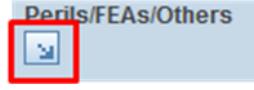
#### **Location tab:**

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> <div style="border: 1px solid #ccc; padding: 5px; display: inline-block;">              Adding of Perils/FEAs/Others will be discussed further in 5.3 Create New Policy section.         </div>

**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.

Premium Class	Gross Premium	Discount	Extra Charges
*All Prem Classes	20000.00		80.00
FBD Buildings FBD	10000.00		40.00
FCN Contents	10000.00		40.00

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		
Stamp Duty	Method 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 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.

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

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.

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.

### 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

**Extra Info**

- Payer
- Periodic Debit
- Despatch Address
- Long Names
- General Page
- Coinurance
- Clauses
- RI Inward
- Experience Inquiry

**Functions**

**Policy**  
FIR F0000105 Fire

**Service Branch**  
Head Office

**Original Inception**

**Policy Status**  
Pending New Business

**Inception Date**  
01072012

**Expiry Date**  
30062013

**Policy Owner**  
50000449 FNC Entertainment

**Renewal Type**  
Midnight Renewals

**Proposal Date/Time**

**Agent** **Details-1** **Details-2**

**Payment Plan**  
Direct Bill - No Instalment

**Payment Mode**  
Select

**Next Bill Date**

**Billing Currency**  
SGD At

**Free Cover**  
 00 Months

**Quotation Number**

**Receipt Bank/Number**  
Select

**Cover Note Issued On**

**CN Returned On**

**Other References:**

**VAT Method**  
Accrual - Full Tax Invoice

**VAT Doc Type**  
Full Tax Invoice

**Exit** **Refresh** **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

**Extra Info**

- Payer
- Periodic Debit
- Despatch Address
- Long Names
- General Page
- Coinurance
- Clauses
- RI Inward
- Experience Inquiry

**Functions**

**Policy**  
FIR F0000105 Fire

**Service Branch**  
Head Office

**Original Inception**

**Policy Status**  
Pending New Business

**Inception Date**  
01072012

**Expiry Date**  
30062013

**Policy Owner**  
50000449 FNC Entertainment

**Renewal Type**  
Midnight Renewals

**Proposal Date/Time**

**Agent** **Details-1** **Details-2**

**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

**Exit** **Refresh** **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.

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).

Session Info | Help | Home | Logout

**New Policy**

**Input**

Policy Number	Effective Date
Policy Type -----Select-----	

**Actions**

Create New Policy       Work With Unissued Policy       Convert Cover Note  
 Convert Quotation       Delete Unissued Policy       Clone Policy

[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 Selection**

Risk Number: 0001

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.

**Fire New Business**

Policy: FIR F0000105 Fire

Effective Date: 01/07/2012

Rating Flag: Automatic

Situation: Adam Road

Postal Code:

Risk: 0001 Fire

Billing Currency: SGD

Risk Termination Date: [date]

Attached On: 01/07/2012

SI Currency: SGD At: 1.000000

Free of Charge:

Business: -Select-

Location: Insured Interests Risk SI & Premiums

Excess: -Select- 0.00%

Voluntary Excess Amount or Discount:

Basic Rate: 1.000000  Rate Basis: -Select-

Perils/FEAs/Others:  (highlighted with a yellow arrow)

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

Add | Remove

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. The 'Indicator' dropdown now has 'Perils' selected. The rest of the screen 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					
<b>More...</b>						
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 &amp; 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
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<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** **Exit Previous Refresh Continue**

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
		Risk Attachment On 01/07/2012	
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	
		Risk Attachment On 01/07/2012		
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**

Session Info | Help | Home | Logout

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

**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 01/07/2012	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

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

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

**CSC INTEGRAL Admin**

**Posted Premium Summary**

Policy: FIR F0000105 Fire

Agent: 10000093 Acorn Broker

Overriding Agent:

Risk Number/Type: 0001 Fire

Effective Date: 01/07/2012

Premium Class Count: 3

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

Session Info | Help | Home | Logout

**Functions**

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**

Policy: FIR F0000105 Fire

Effective Date: 01/07/2012

Bill Currency: SGD

Original Sum Insured: SGD 2000000

LCE Sum Insured: SGD 2000000

Exchange Rate: 1.000000

Original Exposure SI: 2000000

LCE Exposure SI: 2000000

R/I Ceding Basis: Percentage

Fronting Company:

Treaty Arrangement/Currency: Treaty Arrangement-FIR SGD

Attachment Date: 01/07/2012

R/I Method: Treaty & Facultative RI

Limit Code: PML%

Original Amount: 2000000

Percent: 100.000000

LCE Amount: 2000000

PML%: 100.00

Net Retention: TREATY1

Quota Share: 50.000000

1 Surplus Treaty: 100.000000

Gross Retention: 2000000

Government: 2000000

FAC Proportional: 100.000000

G.A.L.: 2000000

Facultative XOL: 2000000

Total: 2000000

Total FAC XOL Premium: 2000000

Session Info | Help | Home | Logout

**Functions**

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 <sup>st</sup> 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 <sup>nd</sup> to 6 <sup>th</sup> Surplus Treaty account and percentage. This field is non-modifiable.
1 <sup>st</sup> Surplus Treaty Percent	Surplus percentage in which default is based on the setup in Treaty Details.
1 <sup>st</sup> Surplus Treaty LCE Amount	This is the Surplus Treaty amount in LCE calculated by the system based on the 1 <sup>st</sup> Surplus Treaty Percent. This needs to be entered manually when RI Ceding Basis selected is Ledger Currency Equivalent.
1 <sup>st</sup> Surplus Treaty Original Amount	This is the Surplus Treaty amount in Original currency calculated by the system based on the 1 <sup>st</sup> 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
1 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.

**FAC Proportional New Business**

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	LCE Ceded SI SGD   600000																				
Fac Ceded % 31.5789473	Original Ceded SI SGD   600000																					
<input type="button" value="Fac RI Summary"/> <input type="button" value="By Reinsurer"/>																						
<table border="1"> <thead> <tr> <th colspan="2">Gross Acceptance Limit</th> <th colspan="2">Facultative Proportional Cession</th> </tr> </thead> <tbody> <tr> <td>Sum Insured Percentage</td> <td>100 0000000</td> <td>31.5789473</td> <td></td> </tr> <tr> <td>SI in Original Ccy</td> <td>SGD   1900000</td> <td>600000</td> <td></td> </tr> <tr> <td>SI in Local Ccy Equiv</td> <td>SGD   1900000</td> <td>600000</td> <td></td> </tr> <tr> <td>Exchange Rate</td> <td>1.000000</td> <td></td> <td></td> </tr> </tbody> </table>			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	1.000000		
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	1.000000																					

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

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

**FAC Proportional New Business**

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	LCE Ceded SI SGD   600000																								
Fac Ceded % 31.5789473	Original Ceded SI SGD   600000																									
<input type="button" value="Fac RI Summary"/> <input type="button" value="By Reinsurer"/>																										
<table border="1"> <thead> <tr> <th rowspan="2">Sel</th> <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><input type="checkbox"/> 10000095</td> <td>Acorn FAC RI</td> <td>31.5789473</td> <td>600000</td> <td>600000</td> </tr> <tr> <td colspan="5"> <input type="button" value="Add"/> <input type="button" value="Remove"/> </td> </tr> <tr> <td colspan="5"> Total Facultative RI      31.5789473   600000   600000 </td> </tr> </tbody> </table>			Sel	Reinsurer Account	Sum Insured %	Sum Insured (LCE)	Sum Insured (Orig.)	Broker's Reference	Premium %	Premium (LCE)	Premium (Orig.)	<input type="checkbox"/> 10000095	Acorn FAC RI	31.5789473	600000	600000	<input type="button" value="Add"/> <input type="button" value="Remove"/>					Total Facultative RI      31.5789473   600000   600000				
Sel	Reinsurer Account	Sum Insured %		Sum Insured (LCE)	Sum Insured (Orig.)																					
	Broker's Reference	Premium %	Premium (LCE)	Premium (Orig.)																						
<input type="checkbox"/> 10000095	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
<input type="checkbox"/> 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
<input type="checkbox"/> 10000097	<input type="radio"/> Gross <input checked="" type="radio"/> Net	<input type="checkbox"/>	

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. At the top, there are fields for FIR (F0000105), Risk Type (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 a single risk entry: Risk Number 1, Risk Type Fire, RI Method 1 - Treaty & Facultative RI. At the bottom, there are buttons for View, Gross Premium, Ceded Premium, Exit, and Continue.

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.

**New Policy**

**Input**

Policy Number: F0000077      Effective Date: [ ]

Policy Type: Select

**Actions**

Create New Policy       Work With Unissued Policy       Convert Cover Note  
 Convert Quotation       Delete Unissued Policy       Clone Policy

**Continue**

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.

**Delete Unissued Policy**

**Policy Number**: FIR F0000077 Fire      **Insured**: 50000434 Acorn Pte. Ltd.      **Payor**: [ ]

**Commencement Date**: 01/01/2013      **Status**: PN      **Expiry Date**: 31/12/2013

**Servicing Branch**: Branch 10      **Agency**: 10000093 Acorn Pte. Ltd.      **Currency**: Singapore Dollar

**Payment Plan**: Direct Bill - No Instalment      **Next Bill**: 31/12/2013      **No. of Risks**: 0001

Are you sure you want to delete?  
Confirm

**Functions**

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

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

Expiry Date: 31/12/2013

Proposal Date/Time: 01/06/2012

Agent: ABC Staff

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

Replaces Policy:

Replaces Document: F0000101

Cross Ref Type: Clone Policy

Buttons: 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: 150000434 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:

Buttons: 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' sidebar lists various administrative modules: 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 area 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 currently set to 'Select'). The 'Actions' section contains six 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. 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 area has an 'Input' section with 'Policy Number' set to 'F0000105' and 'Effective Date' set to '01072012'. Below this is an 'Actions' section with two radio buttons: 'Create Endorsement' (selected) and 'Work With Unissued Endorsement'. At the bottom right is a red 'Continue' button.

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. On the left is a sidebar with the 'Extra Info' section, where 'Endorsement' is selected. The main area has fields for 'Policy' (FIR F0000105, Fire), 'Reason' (Increase Sum Insured), 'Service Branch' (Head Office), 'Original Inception' (01/07/2012), 'Endorsement No' (001), 'Inception Date' (01/07/2012), 'Expiry Date' (30/06/2013), 'Renewal Type' (Midnight Renewals), 'Proposal Date/Time' (01/07/2012), and 'PQR'. Below these are tabs for 'Agent', 'Details-1', and 'Details-2', and sections for 'Servicing Staff' (ABC Staff), 'Staff Department' (Personal Lines & SME), 'Agent Type' (Broker), and 'Campaign' (Select). At the bottom are buttons for '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.

The screenshot shows the 'Fire Endorsement Create' screen. In the 'Insured Interests' section, there is a table with three rows:

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="▼"/>	1000000.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1.010000
<input type="checkbox"/>	03	Select-----	<input type="button" value="▼"/>	0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.000000

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.

The screenshot shows the same 'Fire Endorsement Create' screen. The 'Sum Insured' value for the 'Contents (IND)' row has been updated to 1500000.00.

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="checkbox"/>	03	Select-----	<input type="button" value="▼"/>	0.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0.000000

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 INTEGRAL Admin system. The left sidebar includes 'Extra Info' and 'Functions' sections. The main content area displays a table of premiums:

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

At the bottom right of the table are scroll bars.

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, but the table includes additional columns: Premium Due, Commission, and Net Premium:

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 right of the table are scroll bars.

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		
Stamp Duty	Method: Subroutine 60.00	Posted: 20.00
Bus Tax	Method: Zero rated 903.60	301.20
VAT		

**Premium Due**    **Net Premium**

**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

**Premium Due**    **Net Premium**

**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%
Net Retention	68.4210527	1300000	1300000	100.00
Quota Share	TREATY 1 50.0000000			100.00
1 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 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.

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.

**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	
10000097	1000.00	1900000	

Total: 1000.00

Add Remove Exit Previous Refresh Continue

Below is the Org Deduction before changing.

**Risk R/I - Fac XOL**

Account	Org Deduction	Org Upper	Commission
10000097	1900000	2500000	

Total: 1000.00

Add Remove Exit Previous Refresh Continue

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

The screenshot shows the INTEGRAL Admin software interface. On the left, there's a sidebar with 'Extra Info' and 'Functions' sections. The main area is titled 'Risk R/I - Fac XOL'. It displays policy details like Policy (FIR F0000105 Fire), Effective Date (01/07/2012), Bill Currency (SGD At 1.0000000), and RI Method (1). Below this, there are tabs for 'Sum Insured' and 'Total Premiums'. The 'Total Premiums' tab is active, showing a grid with columns: Account, Org Deduction, Org Upper, and Commission%. A red box highlights the 'Org Deduction' and 'Org Upper' columns. At the bottom of the grid, there's a 'Total' row with a value of 1000.00 and buttons for 'Add' and 'Remove'.

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.

The screenshot shows the INTEGRAL Admin software interface. On the left, there's a sidebar with 'Extra Info' and 'Functions' sections. The main area is titled 'Work with Unissued Endorsement'. It displays policy details like Policy (FIR F0000105 Fire), Agent (10000093 Acorn Pte. Ltd.), and Policy Owner (50000449 FNC Entertainment). Below this, there are several navigation links: View, Create Risk, Issue Policy, Gross Premium, Ceded Premium, Instalments, RI Instalments, Draft Print. The main content area shows a table with columns: Risk Number, Risk Type, RI Method, Reference, and Attach. A red box highlights the 'Risk Number' and 'Risk Type' columns. At the bottom of the table, there are buttons for 'View', 'Gross Premium', and 'Ceded Premium'.

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.

INTEGRAL Admin

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.

INTEGRAL Admin

Session Info | Help | Home | Logout

Policy  
FIR 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

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
2	Riot And Strike Endorsement	001	EP 001
3	Malicious Damage Endorsement	002	EP 002
1	Aircraft Damage Endorsement	003	EP 003
	Impact Damage Endorsement	004	EP 004
	Standard Explosion Endorsement	005	EP 005
	Water Damage Due To Bursting	006	EP 006
	Earthquake Windstorm & Flood	007	EP 007
	Full Flood	008	EP 008
	Test VARIABLE CLAUSES	ANDY	Andy test
	Average Clause	CA13	CA13W
	Average (85%) Clause	CA14	CA14W
	Average Relief (15%) Clause	CA15	CA15W
	Awnings Blinds Signs Or Other	CA16	CA16W
	Accumulation Of Stocks Clause	CA17	CA17W
	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%																																																					
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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.

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 Facilitative RI			
26.0869565	600000	600000	

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.

Sum Insured LCE	Sum Insured Original
2300000	2300000

**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	
<a href="#">View</a> <a href="#">Create Risk</a> <a href="#">Issue Policy</a> <a href="#">Gross Premium</a> <a href="#">Ceded Premium</a> <a href="#">Instalments</a> <a href="#">RI Instalments</a> <a href="#">Draft Print</a>			
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	
<a href="#">Exit</a> <a href="#">Previous</a> <a href="#">Refresh</a> <a href="#">Continue</a>	

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, titled 'Main Menu', lists various administrative functions. The central workspace is titled 'Policy Endorsement Submenu' and contains input fields for 'Policy Number' and 'Effective Date'. It also features two radio button options: 'Create Endorsement' (selected) and 'Work With Unissued Endorsement'. A 'Messages' panel on the left displays a success message: 'Endorsement F0000105 issued'. At the bottom right, there 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 'Cancellation Submenu' page. On the left is a vertical 'Main Menu' sidebar with various options like System Administration, Batch Processing, Clients, General Ledger, etc. The main area has a header 'Cancellation Submenu' and a 'Session Info | Help | Home | Logout' link. It contains two input fields: 'Policy Number' (with a search icon) and 'Effective Date' (with a calendar icon). Below these is a 'Actions' section containing a radio button labeled 'Cancel Policy'. At the bottom right 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' page as above, but with specific data entered. The 'Policy Number' field contains 'F0000105' and the 'Effective Date' field contains '01/01/2013'. The 'Actions' section still shows the 'Cancel Policy' radio button selected. The rest of the interface is identical to the first screenshot.

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 &amp; Premiums</th> </tr> <tr> <td>Risk Accumulation Protected By Sprinkler and Alarm exist</td> <td>State Singapore</td> <td>Locality Adam Road - 289863</td> </tr> <tr> <td>Occupied As 0001 Business</td> <td></td> <td>Register ADAMRG1</td> </tr> <tr> <td>Risk Rating Code 1002 Detached Building</td> <td></td> <td><input type="checkbox"/> Attached? <input type="checkbox"/></td> </tr> <tr> <td>Construction Type 0A Class A Construction</td> <td></td> <td>Floor Area <input type="checkbox"/></td> </tr> <tr> <td>Related BI Policy [empty]</td> <td></td> <td>Hazard Grade 01</td> </tr> <tr> <td></td> <td></td> <td>Construction Year 2012</td> </tr> </table>			Location	Insured Interests	Risk SI & Premiums	Risk Accumulation Protected By Sprinkler and Alarm exist	State Singapore	Locality Adam Road - 289863	Occupied As 0001 Business		Register ADAMRG1	Risk Rating Code 1002 Detached Building		<input type="checkbox"/> Attached? <input type="checkbox"/>	Construction Type 0A Class A Construction		Floor Area <input type="checkbox"/>	Related BI Policy [empty]		Hazard Grade 01			Construction Year 2012
Location	Insured Interests	Risk SI & Premiums																					
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Risk Rating Code 1002 Detached Building		<input type="checkbox"/> Attached? <input type="checkbox"/>																					
Construction Type 0A Class A Construction		Floor Area <input type="checkbox"/>																					
Related BI Policy [empty]		Hazard Grade 01																					
		Construction Year 2012																					

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 &amp; 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> <th>I</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> <td><input type="button" value=""/></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> <td><input type="button" value=""/></td> </tr> </tbody> </table>			Sel	SN	Interest Insured	XT	Sum Insured	Floater?	No Accum	FOC?	Premium Rate	I	<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="button" value=""/>	<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=""/>
Sel	SN	Interest Insured	XT	Sum Insured	Floater?	No Accum	FOC?	Premium Rate	I																							
<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="button" value=""/>																							
<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=""/>																							
<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 &amp; 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>900.00 446.30-</td> </tr> <tr> <td>Premium Due</td> <td></td> <td>15900.00 7884.66-</td> </tr> <tr> <td>Extra Charge</td> <td>Method</td> <td>Annual</td> </tr> <tr> <td>Stamp Duty</td> <td>Subroutine</td> <td>Posted</td> </tr> <tr> <td>Bus Tax</td> <td>Zero rated</td> <td></td> </tr> <tr> <td>VAT</td> <td>Subroutine</td> <td>900.00 446.30-</td> </tr> </tbody> </table>			Premium Due	Net Premium	Gross Premium	Annual 15000.00	Posted 7438.36-	Discount	%		Extra Charges Total		900.00 446.30-	Premium Due		15900.00 7884.66-	Extra Charge	Method	Annual	Stamp Duty	Subroutine	Posted	Bus Tax	Zero rated		VAT	Subroutine	900.00 446.30-
Premium Due	Net Premium																											
Gross Premium	Annual 15000.00	Posted 7438.36-																										
Discount	%																											
Extra Charges Total		900.00 446.30-																										
Premium Due		15900.00 7884.66-																										
Extra Charge	Method	Annual																										
Stamp Duty	Subroutine	Posted																										
Bus Tax	Zero rated																											
VAT	Subroutine	900.00 446.30-																										

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	TRETY1			
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	
G.A.L	Sum Insured LCE 2300000	Sum Insured Original 2300000
Facultative XOL		
Total Fac Xol Premium	100000	100000

**Sum Insured**    **Total Premiums**

**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
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	<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	R/I 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 shows the INTEGRAL Admin software interface. On the left, there is a vertical sidebar with the 'Main Menu' expanded. The menu items listed are: 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. At the top center, it says 'INTEGRAL Admin'. At the top right, there are links for Session Info, Help, Home, and Logout. The main content area is titled 'Reinstatement Submenu'. It contains two main sections: 'Input' and 'Actions'. The 'Input' section has a 'Policy Number' field with a magnifying glass icon to its right. The 'Actions' section contains a radio button labeled 'Reinstate'. At the bottom right of the main area, there 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

**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**

**Master Policy**

**Bulk Booking**  
 Yes  NO

**Replaces Document**

**Replaces Policy**

**Details-2**

**Cross Ref Type**

**Functions**

**Messages**

Field must be entered

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

Click on Continue after entering Endorsement Notes.

INTEGRAL Admin

Session Info | Help | Home | Logout

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

Note: Reinstate Policy as per Insured's instructions.

Extra Info: Endorsement

Functions: None

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: FIR F0000105 Fire

Service Branch: Head Office

Original Inception: 01/07/2012

Reason: Reinstatement

Endorsement No: 004

Effective Date: 01/01/2013

Expiry Date: 30/06/2013

Policy Status: In Force

Inception Date: 01/07/2012

Renewal Type: Midnight Renewals

Policy Owner: 50000449 FNC Entertainment

Renewal No:

Agent: ABC Staff

Staff Department: Personal Lines & SME

Campaign:

Commission Type: Gross Commission

Agent: 10000093 Acorn Pte. Ltd.

Master Policy:

Bulk Booking:  Yes  NO

Replaces Document:

Replaces Policy:

Cross Ref Type:

Exit | Previous | Refresh | Continue | Refresh

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

INTEGRAL Admin

Work with Reinstatement

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
<input checked="" type="checkbox"/>	1	Fire	1 - Treaty & Facultative RI		01/0

View Gross Premium Ceded Premium

Exit Continue ➔

In the Risk Details screen, click Continue to proceed.

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. 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"/>		

Insured Interests

Risk SI & Premiums

Exit / Previous / Refresh / Continue ➔

**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 %

Basic Rate: 1.000000

Voluntary Excess Amount or Discount:

Rate Basis:

Perils/FEAs/Others:

More...

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"/>
<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"/>

Exit / Previous / Refresh / Continue ➔

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	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	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	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	9.92	15955.41	2231.50	13723.91
FBD Buildings FBD	4.69	7913.05	1115.75	6797.30
FCN Contents	5.30	7884.66	1115.75	6768.91
FEQ Earthquake & Volcanic Eruption	8.93	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

Effective Date  
01/01/2013

Risk Number/Type  
0001 Fire

Original Sum Insured  
SGD 2400000

LCE Sum Insured  
SGD 2400000

Exchange Rate  
1.000000

Attachment Date  
01/07/2012

Treaty Arrangement/Currency  
Treaty Arrangement-FIR SGD

Fronting Company

R/I Method  
Treaty & Facultative RI

Limit Code PML%  
PML% 20.00

	Percent	LCE Amount	Original Amount	PML%
Net Retention	73.9130435	1700000	1700000	100.00
Quota Share	TREATY1 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	

Session Info | Help | Home | Logout

Exit | 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

**Gross Acceptance Limit**

Sum Insured Percentage	100.0000000	Facultative Proportional Cession	26.0869565
SI in Original Ccy	SGD	2300000	600000
SI in Local Ccy Equiv	SGD	2300000	600000
Exchange Rate	1.000000		

**Fac RI Summary**      **By Reinsurer**

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

**Reinsurer Account**

Sel	Reinsurer Account	Sum Insured %	Sum Insured (LCE)	Sum Insured (Orig.)
	Broker's Reference	Premium %	Premium (LCE)	Premium (Orig.)
<input checked="" type="checkbox"/>	10000095 Acorn FAC RI	26.0869565	600000	600000

Total Facultative RI

26.0869565	600000	600000

**Fac RI Summary**      **By Reinsurer**

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  
**Bill Currency**  
SGD At 1.0000000  
**Attachment Date**  
01/07/2012  
**Sum Insured currency**  
SGD At 1.0000000  
**R/I Method**  
1  
**R/I Ceding Basis**  
0

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

**Functions**

**Session Info | Help | Home | Logout**

**Sum Insured**   **Total Premiums**

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

**Risk R/I - Fac XOL**

**Policy**  
FIR F0000105 Fire  
**Effective Date**  
01/01/2013  
**Bill Currency**  
SGD At 1.0000000  
**Attachment Date**  
01/07/2012  
**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 title 'INTEGRAL Admin', and links for 'Session Info', 'Help', 'Home', and 'Logout'. The left 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 content area 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 next to 'Reinstate'). At the bottom right of the main area 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.

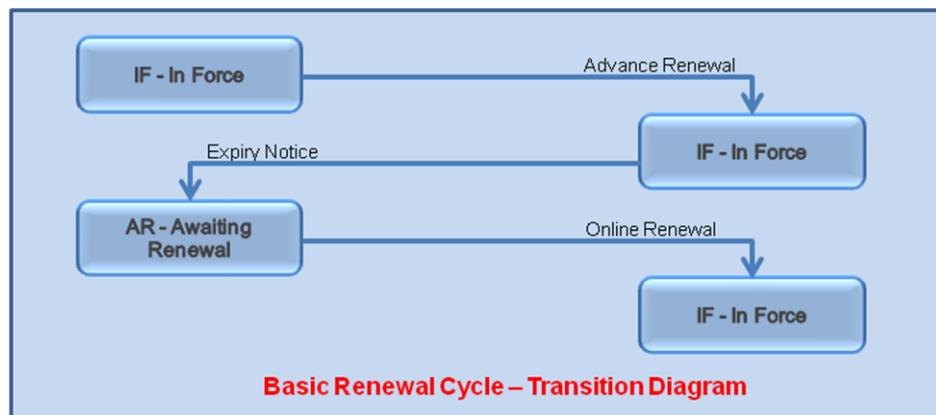
#### **Week 2 – Online Renewal**

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).

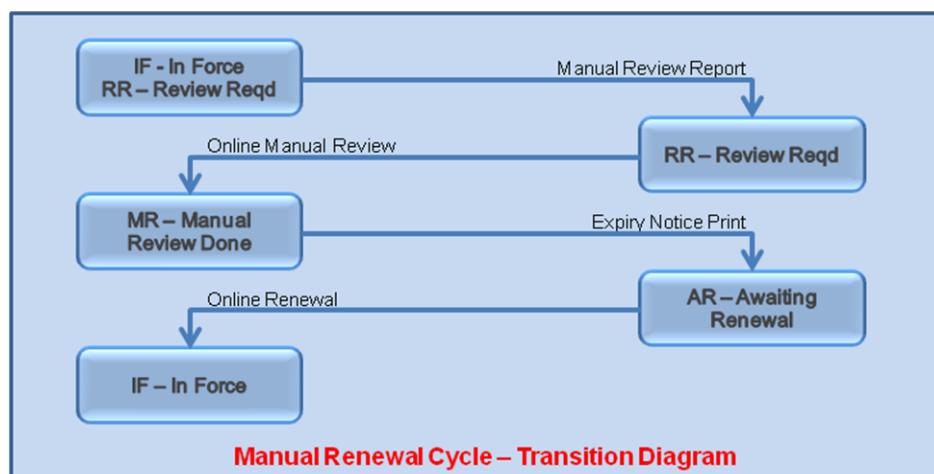
#### **Week 4**

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.

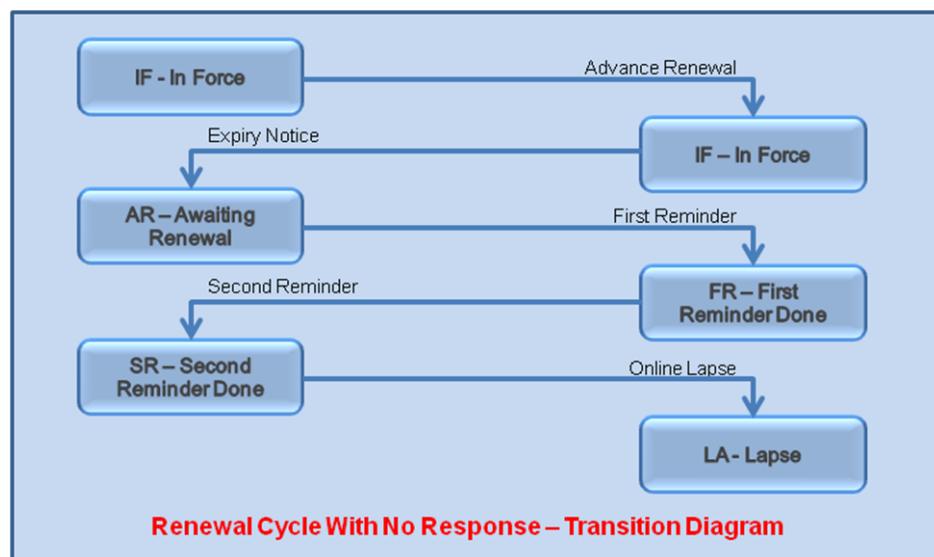
## **Week +2 – Overdue for Renewal**

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.

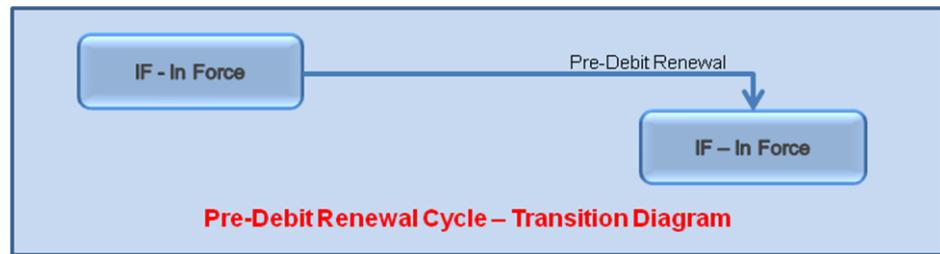
The transition diagram is:



### **6.3.2.4 Pre-Debit Cycle**

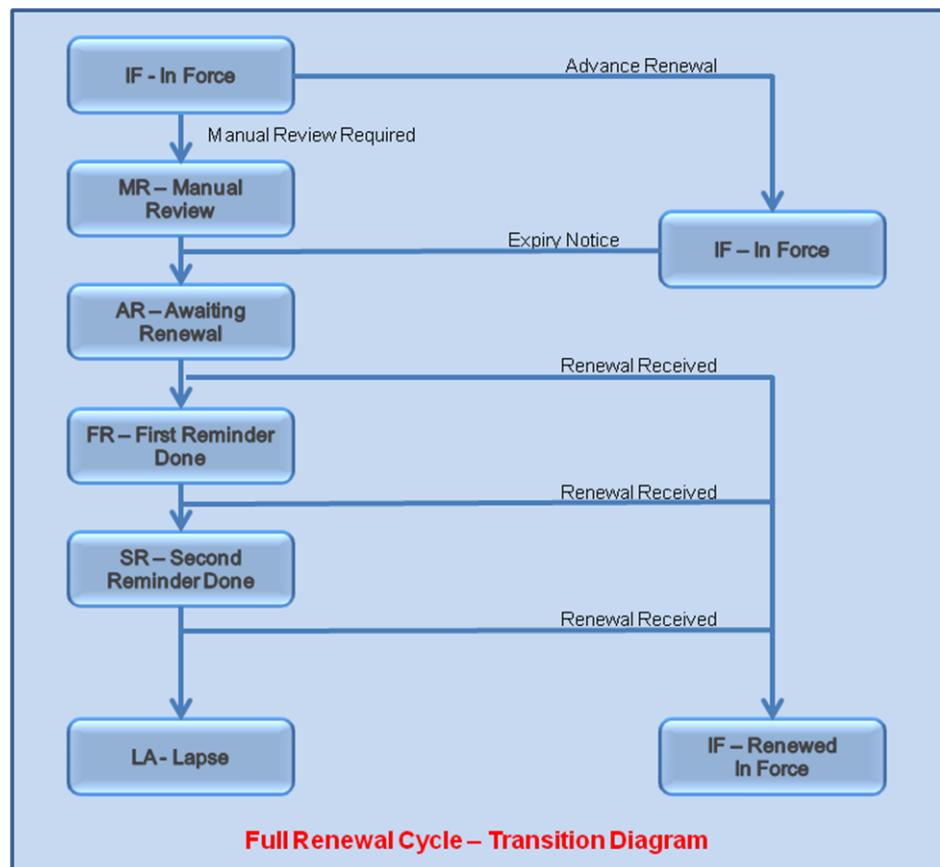
A pre-debit policy is automatically reviewed and renewed in the one step by the renewals batch system. This function will advance the expiry date by the duration, review the risk information and update the database, post calculated premiums, and produce a renewal schedule. The account will be debited 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 several 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. At the top center, the title "Renewal Submenu" is displayed, along with links for Session Info, Help, Home, and Logout. The main content area contains an "Input" section with a "Policy Number" field and a search icon. Below this is an "Actions" section containing three radio buttons: "Create Renewal" (selected), "Work With Renewal", and "Delete Unissued Renewal". At the bottom right of the main panel, there are buttons for Exit, Previous, Refresh, and Continue with a right-pointing arrow.

#### 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.

**CSC INTEGRAL Admin**

**Coinsurance Panel Maintenance**

Session Info | Help | Home | Logout

Policy: FIR F0000105 Fire

Our Share %/Type: 80.0000000 Leader

Policy Period (From/To): 01/07/2013 To 30/06/2014

Effective Date: 01/07/2013

Sel	Coinsurer Account	Share %	Coin Type	Based On	Commission
<input type="checkbox"/> 10000094	Acorn Coinsurer	20.0000000	Follower	Gross	

Add Remove

Exit Previous Refresh Continue ➔

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

**CSC INTEGRAL Admin**

**Renewal**

Session Info | Help | Home | Logout

Policy: FIR F0000105 Fire

Servicing Branch: Head Office

Original Inception: 01/07/2012

Policy Status: Pending Renewal

Inception Date: 01/07/2013

Expiry Date: 30/06/2014

Policy Owner: 50000449 FNC Entertainment

Renewal Type: Midnight Renewals

Agreement Date/Time:

Renewal No.: 00001

PQR

Agent	Details1	Details2
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: Marine	Bulk Book: Yes	Replaces Policy:
Replaces Document:	Cross Ref Type: Select	

Exit Previous Refresh Continue ➔

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.

**Fire Renewal Create**

Policy: FIR F0000105 | Risk: 0001 Fire

Effective Date: 01/07/2013 | Billing Currency: SGD

Rating Flag: Automatic | Risk Termination Date:

Situation: Adam Road | Business: -Select-

Postal Code:

Location	Insured Interests	Risk SI & Premiums
Risk Accumulation: Singapore	State: Adam Road - 289883	Locality: ADAMRG1   Register: The Bronze
Protected By: Sprinkler and Alarm exists	Occupied As: 0001 Business	Building Storey: Attached? (checkbox)
Risk Rating Code: 1002 Detached Building	Construction Type: 0A Class A Construction	Floor Area: Hazard Grade: 01
Construction Year: 2012		
Related BI Policy: [empty]		

Session Info | Help | Home | Logout

Exit / Previous / Refresh / Continue ➔

Review/Modify Risk Clauses and click Continue once completed.

**Risk Clauses**

Policy: FIR F0000105 | Effective Date: 01/07/2013 | Termination Date:

Describe References To Pre-Printed Clauses:

- [empty]
- [empty]
- [empty]

Risk Clauses: [Add Clauses](#)

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

Select Clauses For Action: Keywords/Inquiry Remove Clauses Up Down

Session Info | Help | Home | Logout

Exit / Previous / Refresh / Continue ➔

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. Key data visible includes:

- Policy:** FIR F0000105 | Fire
- Risk:** 0001 | Fire
- Attached On:** 01/07/2012
- Billing Currency:** SGD
- SI Currency:** SGD At 1.000000
- Effective Date:** 01/07/2013
- Rating Flag:** Automatic
- Risk Termination Date:** [empty]
- Situation:** Adam Road
- Business:** [Select]
- Postal Code:** [empty]
- Sum Insured:** 4000000.00
- Premium:** 40400.00
- Add'l SI : Rate:** 0.0000
- LTA : Discount:** 0.0000
- Total Fire Sum Insured:** 4000000.00
- Fire Acc. Sum Insured:** 4000000.00
- Premium Class:** [Select]
- Remark on Extra Perils:** [empty]

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. The 'Premium Class Count' table contains 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

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.

	Percent	LCE Amount	Original Amount	PML%
Net Retention	70.5521376	2000000	2000000	100.00
Quota Share	50.0000000			100.00
1 Surplus Treaty				100.00
Gross Retention	70.5521376	2000000	2000000	
Government				
FAC Proportional	29.4478624	834783	834783	
G.A.L	100.0000000	2834783	2834783	
<b>Total</b>		<b>365217</b>	<b>365217</b>	<b>4000.00</b>
<b>Facultative XOL</b>		<b>3200000</b>	<b>3200000</b>	

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

	Gross Acceptance Limit	Facultative Proportional Cession
Sum Insured Percentage	100.0000000	26.0869687
SI in Original Ccy	SGD 3200000	834783
SI in Local Ccy Equiv	SGD 3200000	834783
Exchange Rate	1.0000000	

**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																
<b>Fac RI Summary</b> <b>By Reinsurer</b> <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"/> <b>Total Facultative RI</b> 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										
<b>Sum Insured</b> <b>Total Premiums</b> <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**

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
<input type="checkbox"/> 10000097 <input type="button" value="Search"/>	4000.00	2900000

Total 4000.00

**Add      Remove**

**Exit      Previous      Refresh      Continue ➔**

**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	Org Deduction	Org Upper	Commission%
<input type="checkbox"/> 10000097 <input type="button" value="Search"/>	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

<b>Main Menu</b>	<b>Input</b>
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 Number <input type="text"/> <input type="button" value=""/>
<b>Messages</b>	<b>Actions</b>
Renewal F0000105 issued	<input checked="" type="radio"/> Create Renewal <input type="radio"/> Work With Renewal <input type="radio"/> Delete Unissued Renewal

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 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 icons and buttons for '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.

Automatic Renewal Parameter												Session Info   Help   Home   Logout																										
Schedule Name/Number	P1AUTORENW	1	Accounting Month/Year	6	2013	Effective Date	07/06/2013	Branch	Head Office																													
Job Queue	Company	QBATCH	ABC Insurance Company																																			
Policy Type	<input type="text"/>		Expiry To	<input type="text"/>																																		
Except Policy Types																																						
<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																																						
<input type="button" value="Exit"/> / <input type="button" value="Previous"/> / <input type="button" value="Refresh"/> / <input type="button" value="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.

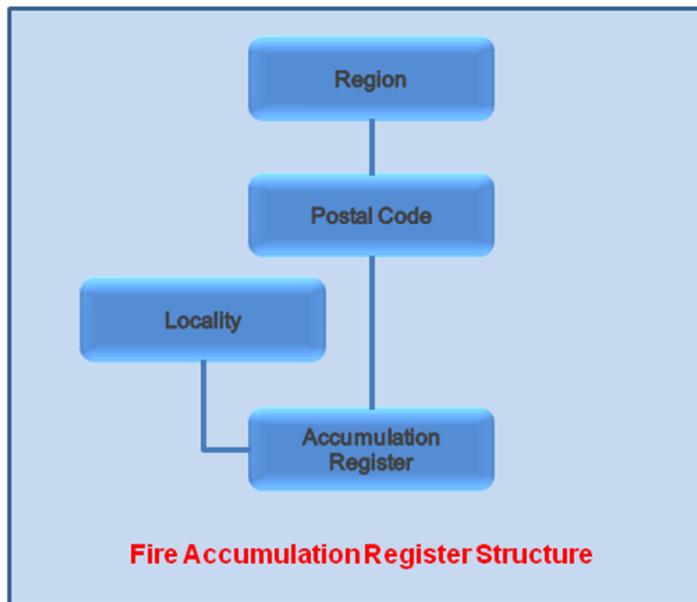
### **Register Structure**

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. At the top, there is a header bar with the CSC logo, the system name "INTEGRAL Admin", and links for "Session Info", "Help", "Home", and "Logout". On the left, a vertical "Main Menu" sidebar lists various administrative options. The main content area has a title "Fire Accumulation Register Submenu". It contains two sections: "Input" and "Actions". The "Input" section includes dropdown menus for "State" and "Locality", and a search field with a magnifying glass icon for "Register". The "Actions" section contains two radio buttons: one for "Create Accumulation Register" (selected) and another for "Work with Accumulation Register". At the bottom right, there is a "Continue" button with a right-pointing arrow.

#### 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:   
External Exposure:        Previous Effective:

Exit / Previous / Refresh / 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 displays the INTEGRAL Admin software interface. On the left, there is a vertical sidebar with a red 'CSC' logo at the top. Below it is the 'INTEGRAL Admin' title. Underneath that is the 'Main Menu' section, which includes links to 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. At the bottom of the sidebar is a 'Messages' section containing the message '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' (which is 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 functions. 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 containing two radio buttons: one for 'Create Accumulation Register' and another for 'Work with Accumulation Register'. At the bottom right of the main area is 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' (set to SGP Singapore) and 'District / Locality' (set to 289882 Adam Road - 289882). A 'Search' button is available. Below these are fields for 'Street/Estate' and 'Building/Block'. A 'More...' link is 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 are buttons for 'Inquire', 'Modify', 'Exposure', and 'Remove'. Navigation links '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.

**Fire Accumulation Register Maintenance**

Session Info | Help | Home | Logout

State Singapore	District/Locality Adam Road - 289882	Register S00000014
Street No./Lot	Street/Estate Cecil Street	Building/Block Quartet Tower

Situation  
Tanjong Pagar

**Details**      **Limits**

Occupancy Business	Fire Protection Code Sprinkler and Alarm	Exposure Check
Hazard Grade Sprink	Construction Class A Construction	Hazard External Exposure
Remark	Effective Date 01/01/2013	Previous Effective

Exit | Previous | Refresh | Continue ➔

### Inquire on Register Exposure:

Select Register to be modified and click on the Exposure button.

**Work with Accumulation Register**

Session Info | Help | Home | Logout

State SGP Singapore	District / Locality 289882 Adam Road - 289882	Search
Street/Estate	Building/Block	

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	Pennylan	Jasper	289882	S00000010
<input checked="" type="checkbox"/>		Goldenville	Hartsford	289882	S00000012
<input type="checkbox"/>		Cecil Street	Quartet Tower	289882	S00000014

Inquire | Modify | **Exposure** | Remove

Exit | Previous | Refresh | Continue ➔

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 links: 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 links: 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 INTEGRAL Admin' at the top, followed by 'Extra Info' and 'Functions'. The main area has 'Session Info | Help | Home | Logout' at the top right. It includes dropdowns for 'State' (SGP Singapore) and 'District / Locality' (289882 Adam Road - 289882), and a 'Search' button. A table lists five registers with columns: Select, Street Number / Lot, Street / Estate, Building / Block, District / Locality, and Register. The fifth row, for Cecil Street, has a checked 'Select' checkbox. Buttons at the bottom include 'Inquire', 'Modify', 'Exposure', 'Remove', 'Exit', 'Previous', 'Refresh', and 'Continue ➔'.

Select	Street Number / Lot	Street / Estate	Building / Block	District / Locality	Register
<input type="checkbox"/>		Woodlands Ave 12	Blk 400	289882	S0000009
<input type="checkbox"/>	500	Pennylane	Jasper	289882	S0000010
<input type="checkbox"/>		Goldenville	Hartsford	289882	S0000012
<input checked="" type="checkbox"/>		Cecil Street	Quartet Tower	289882	S0000014

Fire Accumulation Register Maintenance screen will be launched. Click Continue to confirm deletion of register.

The screenshot shows the 'Fire Accumulation Register Maintenance' interface. The left sidebar has 'CSC INTEGRAL Admin' at the top, followed by 'Extra Info' and 'Functions'. The 'Default Situation' option is selected in the 'Functions' section. The main area has 'Session Info | Help | Home | Logout' at the top right. It includes dropdowns for 'State' (Singapore), 'Street No./Lot' (Cecil Street), and 'District/Locality' (Adam Road - 289882). It also shows 'Register' (S0000014), 'Building/Block' (Quartet Tower), and a 'Situation' field (Tanjong Pagar). Below this are two tabs: 'Details' (selected) and 'Limits'. Under 'Details', there are fields for 'Occupancy' (Business), 'Hazard Grade' (01), and 'Remark' (empty). Under 'Fire Protection Code', it shows 'Sprink' (selected), 'Construction' (Class), and 'Effective Date' (01/01/2013). Under 'Exposure Check', it shows 'External Exposure' (unchecked) and 'Previous Effective' (empty). Buttons at the bottom include '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.

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

### 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' window. 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' window. It includes fields for Vessel name ('BLUESKY/Blue Sky'), Owner, Type (dropdown), Power (dropdown), Dead Weight, Motor Make, Dimension (dropdown), Construction (dropdown), Gross Tonnage, Year Built (dropdown), Class (dropdown), Net Tonnage, Serial No, Flag (dropdown set to 'Singapore'), and Horse Power. A 'Limit group' dropdown is set to 'Marine Accumulation'. Below this are tables for 'Limits' and 'Fac Obligation' with values like 400,000,000, 300,000,000, etc. At the bottom are buttons for '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 <input type="button" value=""/> Blue Sky	Voyage Number 00000011	Active <input checked="" type="checkbox"/>
Llyods Reference <input type="button" value=""/>		
Sailing From Singapore <input type="button" value=""/>	On or About 15/06/2013 <input type="button" value=""/>	
Sailing To Worldwide <input type="button" value=""/>	On or About <input type="button" value=""/>	
Limit Group Marine Accumulation <input type="button" value=""/>		
Surplus	Fac Obligation	
-4th Layer 400000000	<input type="button" value=""/> 0	
-3rd layer 300000000	<input type="button" value=""/> 500000000	
-2nd Layer 200000000	<input type="button" value=""/> 120000000	
-1st Layer 100000000	<input type="button" value=""/> 100000000	
Notes <input type="button" value=""/>		

**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 with links for Session Info, Help, Home, and Logout. The main content area has an 'Input' section with fields for 'Vessel' (containing 'BLACKPEARL' with a search icon) and 'Voyage' (containing '00000005' with a search icon). Below that is an 'Actions' section with several radio button options: 'Create Vessel', 'Create Voyage Number', 'Modify Vessel details', 'Modify Voyage details', 'Inquire on Vessel details', and 'Inquire on Voyage details'. The radio button for 'Inquire on Risks and Exposure on a Voyage' is selected. At the bottom right of the main area is 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' interface. The top navigation bar includes 'Session Info | Help | Home | Logout'. The left sidebar, titled 'Main Menu', lists several system modules. The central area is titled 'Marine Open Cover Submenu' and contains an 'Input' section with a search field for 'Open Cover No' and a 'Continue' button. Below this is an 'Actions' section with four radio buttons: 'Create Open Cover', 'Modify Open Cover', 'Inquire Open Cover', and 'Clone Open Cover'. At the bottom right of the actions section is another 'Continue' button.

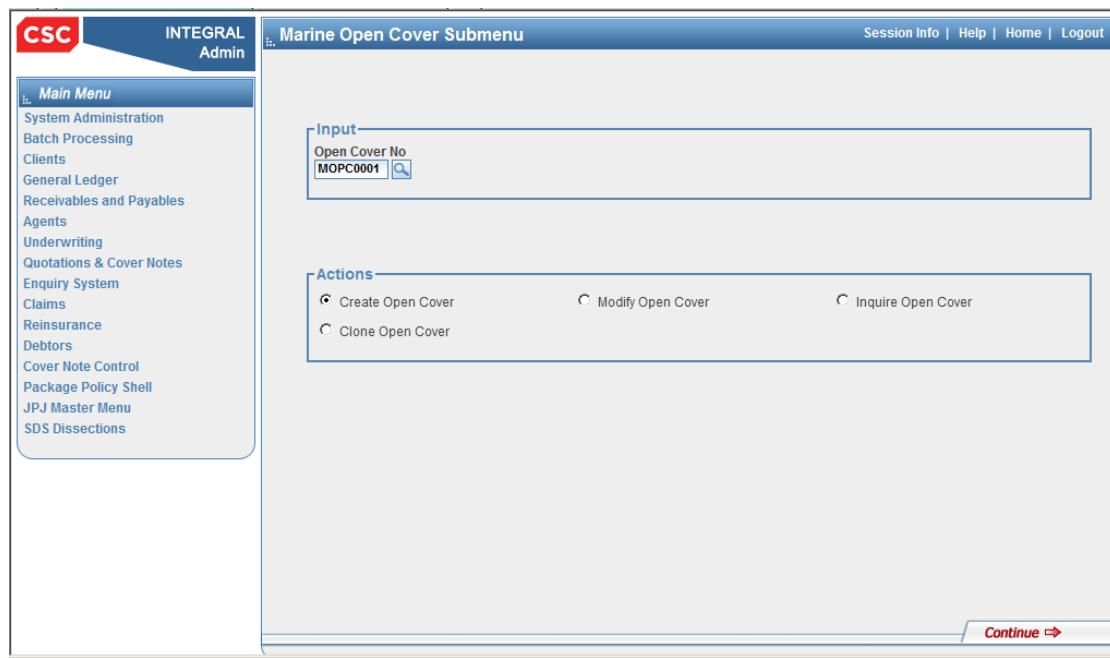
### **Actions:**

- 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

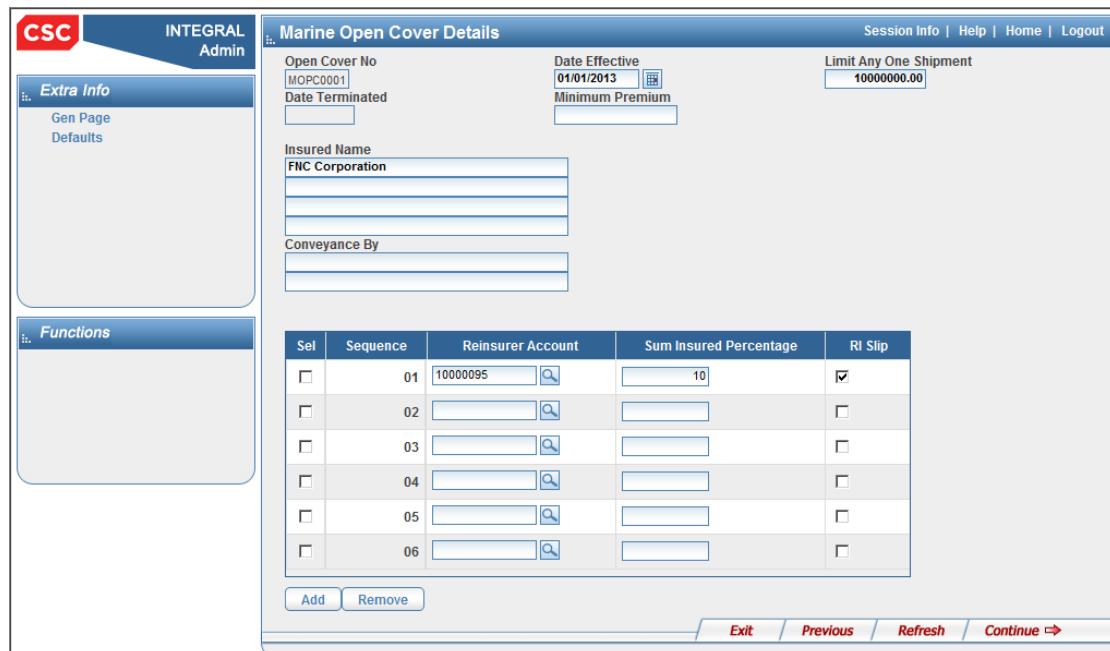
Open Cover No field must be entered manually. This field accepts up to maximum of 8 alpha numeric characters.

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:** Bag and Sack
- Shipment Type:** 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	10.0000000	<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  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
1000000	5.0000	50000.00	Marine Cargo MCM

**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  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 'Percent' of 10.000000, an 'LCE Amount' of 100000, and an 'Original Amount' of 100000. The table also includes rows for Net Retention, Quota Share, 1 Surplus Treaty, Gross Retention, Government, and G.A.L.L.

	Percent	LCE Amount	Original Amount	PML%
Net Retention	90.000000	900000	900000	
Quota Share				
1 Surplus Treaty				
Gross Retention	90.000000	900000	900000	
Government				
<b>FAC Proportional</b>	<b>10.000000</b>	<b>100000</b>	<b>100000</b>	
G.A.L.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 details. A red box highlights the 'Reinsurer Account' row in the table below, which shows a 'Broker's Reference' of 10000095, a 'Sum Insured %' of 10.000000, and a 'Premium %' of 10.000000. The table also includes columns for 'Sel', 'Reinsurer Account', 'Sum Insured %', 'Sum Insured (LCE)', and 'Sum Insured (Orig.)'.

Sel	Reinsurer Account	Sum Insured %	Sum Insured (LCE)	Sum Insured (Orig.)
	10000095	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'. It has fields for 'Open Cover' (containing 'MOPC0001') and 'to' (containing 'MOPC0002'), with a magnifying glass 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 is a header bar with links for "Session Info", "Help", "Home", and "Logout". The main content area is titled "Transfer Agent Policies". It contains two sections: "INPUT" and "ACTION". The "INPUT" section includes 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 button options: "Scroll & Select Policies and Cover Notes" and "Bulk Transfer of Policies and Cover Notes". At the bottom right of the main area, there 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 CSC INTEGRAL Admin software interface. On the left is a vertical navigation menu with the following items under '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, and SDS Dissections. At the top center, it says 'INTEGRAL Admin'. At the top right, there are links for Session Info, Help, Home, and Logout. The main content area has a blue header bar with the text 'Transfer Agent Policies'. Below this is a form with three input fields labeled 'Input': 'From Agent' (containing '10000093') with a search icon, 'To Agent' (containing '10000099') with a search icon, and 'Effective Date' (containing '01/01/2013') with a calendar icon. At the bottom of the form is a section labeled 'ACTION' containing two radio buttons: one selected for 'Scroll & Select Policies and Cover Notes' and another for 'Bulk Transfer of Policies and Cover Notes'. At the very bottom right of the page is a red 'Continue' button with a right-pointing arrow.

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.

### 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.

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. Below these fields is a table listing 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 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 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

Select	Policy	Class	Inception Date	Expiry Date	Agent	Status
<input type="checkbox"/>	A0000037	HOS	01/01/2013	31/12/2013	10000093	IF
<input checked="" type="checkbox"/>	A0000038	LPP	01/01/2013	31/12/2013	10000093	IF
<input type="checkbox"/>	A0000043	EEI	01/01/2013	31/12/2013	10000093	IF
<input type="checkbox"/>	A0000044	EEI	01/01/2013	31/12/2013	10000093	IF
<input type="checkbox"/>	A0000045	AGT	01/01/2013	31/12/2013	10000093	IF
<input type="checkbox"/>	A0000054	AAR	01/01/2013	31/12/2013	10000093	IF

System will return to submenu after transfer.

**INPUT**

From Client Number  To Client Number  Effective Date

**ACTION**

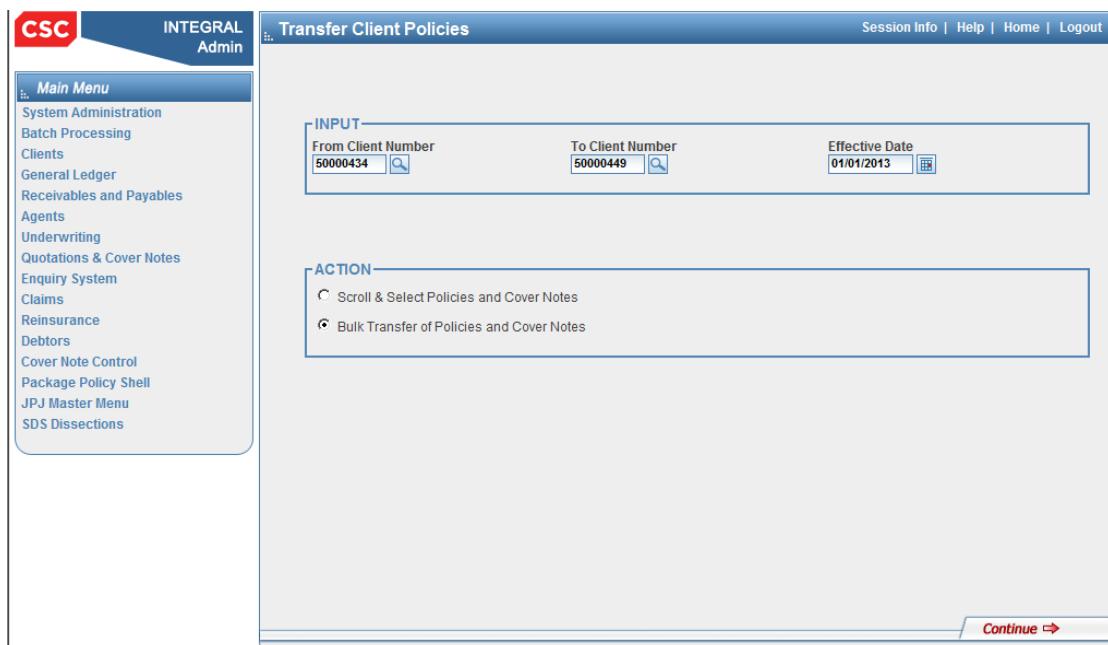
Scroll & Select Policies and Cover Notes  
 Bulk Transfer of Policies and Cover Notes

**Continue ➔**

## 6.8.2 Bulk Transfer of Policies and Cover Notes

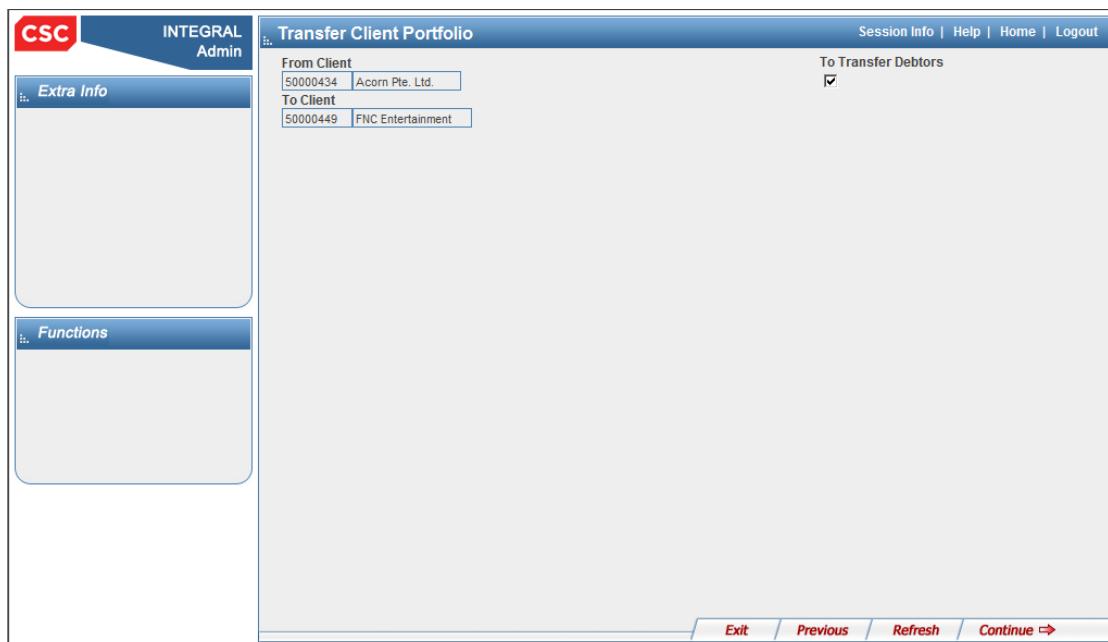
Like Scroll & Select Policies option, ‘From Agent’, ‘To Agent’ and ‘Effective Date’ fields must be entered as well to do bulk transfer of policies.

Select Bulk Transfer of Policies and Cover Notes action and click on Continue.



The screenshot shows the 'Transfer Client Policies' page. The left sidebar has 'Main Menu' 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 top right has 'Session Info | Help | Home | Logout'. The main area has 'Transfer Client Policies' at the top. Below it is an 'INPUT' section with 'From Client Number' (50000434) and 'To Client Number' (50000449), both with search icons. An 'Effective Date' field shows '01/01/2013'. An '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' page. The left sidebar has 'Extra Info' and 'Functions'. The top right has 'Session Info | Help | Home | Logout'. The main area has 'Transfer Client Portfolio' at the top. Below it is an 'INPUT' section with 'From Client' (50000434, Acorn Pte. Ltd.) and 'To Client' (50000449, FNC Entertainment). A 'To Transfer Debtors' checkbox 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', '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.

Transaction Number	Effective Date	Expiry Date	Premium	Status	Transaction Date
<a href="#">00006</a>	01/07/2013	30/06/2014	36995.70	In Force	06/06/2013
<a href="#">00005</a>	01/01/2013	30/06/2013	13723.91	In Force	05/06/2013
<a href="#">00004</a>	01/01/2013	30/06/2013	13723.91-	Cancelled Policy	05/06/2013
<a href="#">00003</a>	01/01/2013	30/06/2013	.00	In Force	04/06/2013
<a href="#">00002</a>	01/07/2012	30/06/2013	4644.37	In Force	04/06/2013
<a href="#">00001</a>	01/07/2012	30/06/2013	23179.53	In Force	03/06/2013

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.

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

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 various administrative options. The main area has two sections: 'Input' and 'Actions'.

**Input:** Fields for 'Policy Number' (F0000105) with a search icon, 'Effective Date From' (empty), and 'Effective Date To' (empty).

**Actions:** A group of radio buttons for selecting the type of inquiry:

- Policy
- Policy Experience
- Premium Posted
- Premium Posted With Reinsurance
- Endorsement Note

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

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	Total 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', 'Client Status' (Active), 'Date of incorporation', and 'Country' (Singapore). At the top right, there are session info links and a 'Logout' button. At the bottom, there are navigation buttons for 'Exit', 'Previous', 'Refresh', and 'Continue'.

### Policy Enquiry:

This hyperlink launches the Work with Contract Enquiry screen. This allows users to view the policy details.

The screenshot shows the 'Work with Contract Enquiry' screen. At the top, there are fields for Policy (FIR F0000105, Fire), Policy Owner (50000449, FNC Entertainment), and Agent (10000093, Acorn Plc. Ltd.). Below these are navigation links: View, Create Risk, Issue Policy, Gross Premium, Ceded Premium, Instalments, RI Instalments, Draft Print. The main area displays a table of risks:

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

At the bottom, there are buttons for View, Gross Premium, Ceded Premium, and links to Exit, Previous, and Continue.

### 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.

The screenshot shows the 'Premium Posting Enquiry - Policy Level' screen. It displays various parameters: Policy (FIR F0000105, Fire), Commencement Date (01/07/2013), Renewal Date (30/06/2014), Number of risks (0001), and Billing Currency (SGD). The main area shows a table of transactions:

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

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

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.

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 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.

Gross Premium	Annual	Posted
	15000.00	15000.00
Discount %		
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

**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 Claim (F3000006 Damaged walls). 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 buttons for 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 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). Below this, it shows Premium (FBD), Reserve (04), Payment (8000.00), Balance O/S (8000.00), and Movement (8000.00). At the bottom are buttons for 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.

The screenshot shows the CSC INTEGRAL Admin interface. The top navigation bar includes 'INTEGRAL Admin', 'Session Info', 'Help', 'Home', and 'Logout'. On the left, there are 'Extra Info' and 'Functions' sections. The main content area is titled 'Premium Summary' and contains the following data:

Policy		Risk Number/Type	Effective Date
FIR	F0000105	0001   Fire	01/07/2012
Insured	50000449   FNC Entertainment	Type	Batch Number
Billing Currency	SGD At 1.000000	Calc Method	Accounting Month/Year
Premium Class	Buildings FBD	Proportionate	06   2013

Below this, there are two tabs: 'Premium Due' and 'Net Premium'. The 'Premium Due' tab is selected, showing the following breakdown:

	Annual	Posted
Gross Premium	15000.00	15000.00
Discount	1021.07	1021.07
Extra Charges Total	16017.82	16021.07

The 'Net Premium' tab shows a breakdown by Extra Charge Method:

Extra Charge	Method	Annual	Posted
Stamp Duty	Subroutine	60.00	60.00
Bus Tax	Zero rated	957.82	961.07
VAT	Subroutine		

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

#### 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**

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**

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	Reinsurance Stamp Duty	Posted Premium 4000.00
Stamp Duty	Tax Rebate (M'sia)	
Tax Rebate	VAT - Reinsurance	
VAT		

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.

Sel	Trans No.	Effective Date	Renewal No.	Endorsement No.	Reason
<input type="checkbox"/>	00006	01/07/2013	1		
<input checked="" type="checkbox"/>	00005	01/01/2013		4	Reinstatement
<input type="checkbox"/>	00004	01/01/2013		3	Cancelled By Insured
<input type="checkbox"/>	00003	01/01/2013		2	Add Clauses
<input type="checkbox"/>	00002	01/07/2012		1	Increase Sum Insured
<input type="checkbox"/>	00001	01/07/2012			

### Endorsement Note:

Endorsement Note screen will be launched upon click of the Endorsement Note button.

INTEGRAL Admin

Session Info | Help | Home | Logout

Endorsement Note

Policy  
FIR F0000105 Fire

Effective Date  
01/01/2013

Note      Reference

Reinstate Policy as per Insured's instructions.

Exit Previous Refresh 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.

INTEGRAL Admin

Session Info | Help | Home | Logout

General Page

Policy  
FIR F0000105 Fire

Effective Date  
01/01/2013

Risk Number/Type

Item Reference

Termination Date

General Page      Reference Note

Sorry, No General Page

Exit Previous Refresh 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' window. At the top 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 'Input' and contains fields for 'Receipt Number' (with a dropdown menu), 'Cheque Number', and 'Bank Code' (with a dropdown menu showing 'Select'). Below this is a section titled 'Actions' containing 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

Total

Add remove

Confirm

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		Exchange Rate	Local Equivalent	
		Ccy	Amount		Ccy	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-					1.000000

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						
<input type="button" value="Add"/> <input type="button" value="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
<input type="button" value="Add"/> <input type="button" value="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 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			
Premium Class Pte Veh (TP) - Prem Class	Reserve Type Third Party	Paid to Date 3000.00	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 sections for 'Extra Info' and 'Functions', which lists 'Prt', 'BulkRcpt', 'Balance', and 'Header'. The main panel is titled 'Cash not Banked' and contains fields for 'Receipt Number' (L1000102), 'Transaction Date' (13/06/2013), and 'Receipt Type' (Cash). Below these are two tables. The first table is a 'Dissection' table with columns for Sel, Subaccount (Code and Type), Dissection Key, Original (Ccy and Amount), and Exchange Rate. It shows one entry: CN (Code), 1 (Type), 50000434 (Dissection Key), SGD (Ccy), 3000.00 (Amount), and 1.000000 (Exchange Rate). The second table is a list of items with columns for Sel, CL, CS, and Value (V3000006). At the bottom are buttons for 'Add', 'Remove', and navigation links '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.

The screenshot shows the 'Claim Notification' input screen. On the left is a 'Main Menu' sidebar with various administrative options like System Administration, Batch Processing, Clients, General Ledger, etc. The main area has sections for 'Input' and 'Actions'. In the 'Input' section, there are fields for 'Notification Number' (with a search icon), 'Policy Number' (containing 'F0000105'), 'Date of Loss' (with a calendar icon), 'Risk Number' (empty), 'Claim' (with a search icon), and 'Policy Type' (a dropdown menu showing 'Select'). In the 'Actions' section, three radio buttons are available: 'Create Notification' (selected), 'Modify Notification', and 'Inquire Notification'. Below these are two other options: 'Reject / Decline Notification' and 'Continue' (with a right-pointing arrow).

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.

The screenshot shows the 'Claim Notification Details' screen. It includes sections for 'Extra Info' and 'Functions' on the left, and 'Session Info' on the top right. The main form contains several groups of fields: 'Notification/Branch' (Number: 10000010, Branch: Head Office), 'Status' (Active Notification), 'Notified By' (empty), 'Vehicle Number' (empty), 'Policy Number' (F0000105), 'Policy Type' (Fire), 'Insured' (50000449, FNC Entertainment), 'Estimate Reserve' (SGD), 'Loss Description' (Damaged walls), 'Remarks' (empty), 'Date Registered' (14/06/2013), 'Date of Loss' (empty), 'Report Date' (14/06/2013), 'Cover Note Number' (empty), 'Risk Number/Type' (empty), 'Servicing Branch' (10), 'Exchange Rate' (1.0000000), 'Follow Up Date' (empty), 'Converted to Claim/On' (empty), and 'Reason for No Claim' (empty). At the bottom are buttons for 'Exit', 'Refresh', and 'Continue' (with a right-pointing arrow).

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 navigation menu titled "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 this is a "Messages" panel showing 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). At the bottom right is a "Continue" button.

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 navigation menu titled "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 four groups: Registration, Modification, Enquiries, and Others. Under "Others", the radio button for "Convert Claim Notification" is selected. At the bottom right is a "Continue" button.

## 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, there are fields for 'Claim /Notification Number' (with a search icon), 'Policy Number' (containing 'F0000105'), 'Risk Number' (set to '1'), and 'Date of Loss' (set to '10/06/2013'). Below this is the 'Actions' section, which is a grid of radio buttons for different claim-related tasks. The 'Registration' row has 'Create' selected. The 'Modification' row has 'Create' selected. The 'Enquiries' row has 'Claim' selected. The 'Others' row has 'Convert Claim Notification' selected. At the bottom right of the actions grid is a red 'Continue' button with a right-pointing arrow.

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: [empty]
- Dates:** Next Review Date: 31/07/2013
- Loss Description:** Damaged walls and ceiling
- Third Party:** [empty] | Major Event: [dropdown menu] | 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**

**Functions**

**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](#)

## 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**

**Functions**

**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 ➔

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 tabs for 'Location' and 'Others'. Under 'Location', fields include 'Accumulation/Locality Register' (ADAMRG1, 289883), 'Postal Code' (empty), and 'Situation' (Adam Road). Under 'Others', fields include 'Occupied As' (0001, Business), 'Protected By' (Sprinkler and Alarm exists), 'Applied Excess' (empty), 'Construction Type' (Class A Construction), and 'Type of Loss' (highlighted with a red box, showing 'Fire' and 'Catastrophe'). At the bottom, buttons for 'Exit', 'Previous', 'Refresh', and 'Continue' are visible.

### **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
Claim Modification Key Switching

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	
			Balance Outstanding			Paid	
Incurred	25000.00			25000.00			
R/I Incurred	17608.69			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
<b>Previous</b> <b>Next</b>							

**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	Request Outstanding N	Currency SGD	Claimant 50000449 FNC Entertainment
Status ACTIVE				Date Occurrence 10/06/2013
Date 14/06/2013	Batch 00002	Description Damaged walls and ceiling	Accounting Year 2013	Transaction Number 00001
Status ACTIVE				Month 06
R/I Incurred	17608.69		Balance O/S 17608.69	Paid
R/I_Account NET RETURN	Type RITOTAL	Payment	Balance O/S 5913.05 14086.95 4000.00 4173.91 5913.04	Movement 5913.05 14086.95 4000.00 4173.91 5913.04
10000094	I			
10000095	F			
10000097	S			
FIRXOL13	X			
TREATY1	C			

**Session Info | Help | Home | Logout**

**Functions**

**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	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 00001	Type Reg'n	YY 2013	MM 6	Batch 00002	Document /	Sts /	R/I Movement 14086.95
00002	Modify	2013	6	00001	/	/	3521.74

**Session Info | Help | Home | Logout**

**Functions**

**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 <input type="text"/>	Date of Loss <input type="text"/>
Policy Number F0000105	<input type="button" value=""/>	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"/> Create Reinsurance Journal	<input type="radio"/> Modify Claim Statistics	

**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
					8000.00	8000.00
<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' (Singapore), 'Locality' (Adam Road - 289883), and 'Accum. Register' (ADAMRG1). It also includes date selection fields ('Date' from 01/01/2013 to 17/06/2013), 'Vessel', and 'Voyage' search fields. Below the input section 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
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- 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 vertical '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
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- 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' page. 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 right of the page 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' page. 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 page, there are several input fields: 'Solicitor', 'Recovery from', 'Date Initiated', 'Input Date', 'Reference', and a checkbox for 'By Installment'. At the bottom right are buttons: 'Add', 'Remove', '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> <td></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 ➔**

# **10. Debtors**

---

Integral P&C's Debtor subsystem provides control over the monies due to/from the clients, agents, brokers and reinsurers. It is a sub-ledger facility maintained by individual debtor accounts which are identified as open-item or balance-forward. Each account is updated by the Debtors Post and Reconcile process (P1DBTPOST) which identifies, extracts and analyses relevant financial transactions such as underwriting (new business, renewals, endorsements, cancellation), reinsurance cessions, reinsurance claim recoveries, receipts, payments and premium journals. The process recognises transactions generated by the online subsystems which affect debtors accounts and actions them accordingly.

## **10.1 Debtors Post and Reconcile**

The Debtors Post and Reconcile batch process (P1DBTPOST) is responsible for reconciling Debtor accounts and posting new transactions to the Debtors Subsidiary Ledger. The transaction posted to the Debtors Ledger originates from the following on-line and batch/off-line subsystems:

On-line

- Cash; Posting Account Credits
- Cheque; Posting Account Debits

Underwriting subsystem:

- Premium Posting Debits
- Premium Journal Debits
- R/I Ceded Premium Credits
- R/I Premium Journal Credits
- Coinsurance Premium Credits (when insurance company is the leader)
- Agent and Overriding Commission Credits
- R/I Claim Recovery Debits
- Portfolio Transfer transactions

Off-line/Batch

- Renewals for Underwriting
- Billing for Underwriting
- Direct Debits; Payment Credits and Dishonour Debits

The batch process for Debtors Reconcile and Post extracts all relevant transaction batches, as specified in the extract rules for the Batch Job. Prior to posting to open item accounts, at least one automatic reconciliation (marry) is attempted. The automatic reconciliation is governed by the controlling table entries for the relevant Transaction Type. The automatic reconciliation or marry methods available for open items include:

- (01) Whole of Account
- (04) Whole of Policy
- (07) Item by Item within policy
- (08) Item by item within a receipt (One receipt to one policy)
- (09) Item by Item within account
- (10) Item by item within partial receipt (One receipt, many policies)
- (13) Item by item via Cover Note number, receipt first.
- (14) Item by item via Cover Note number, policy first.

- (15) Item by item within receipt (One receipt to many policies. One or Multiple dissections "AG/A" are allowed).

The above methods can, in theory, be used for any type of incoming transaction. In practice, not all marry methods are applicable to certain incoming transactions. The decision criteria for marrying are held in the Debtors Marry Methods Table (T3601), where the user defines which marry methods an incoming transaction should use, the sequence in which they should be performed and any tolerances permitted. Below is an example of the automatic reconciliation instructions for premium posting debits of a New Business transaction (T405FG).

The screenshot shows the 'INTEGRAL Admin' software interface. The main title bar says 'CSC INTEGRAL Admin'. On the left, there's a vertical sidebar with 'Extra Info' and 'Functions' sections. The main content area is titled 'Marry Method Details'. It shows a table with columns for 'Policy/Claim' (Number Entered), 'Cash Receipt' (Number Entered), and 'MARRY METHODS AND ALLOWED TOLERANCE' (Table T3601, Item T405FG). The tolerance values are displayed in a grid format. At the bottom, there are buttons for 'Exit', 'Previous', 'Refresh', and 'Continue'.

Policy/Claim Number Entered	Cash Receipt Number Entered	MARRY METHODS AND ALLOWED TOLERANCE							
		Mth	Toler	Mth	Toler	Mth	Toler	Mth	Toler
<input checked="" type="checkbox"/>	<input type="checkbox"/>	07	1.00	04	1.00	13	50		
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	15	.50						
<input type="checkbox"/>	<input type="checkbox"/>								

Every transaction entering the system may trigger an attempt to reconcile (marry), e.g. cash will search for premium and premium will search for cash. Thus, the system will easily handle 'cash driven' business as well as credit business because the cash does not have to wait for the premium debit or vice-versa.

The incoming transaction is always posted to its account. When a reconciliation is attempted, taking into account any tolerance factor allowed, the items involved in the reconciliation and the incoming transaction are all flagged to indicate when, where and how the reconciliation (marry) took place.

The length of time for which married items are retained on the Debtors Account is controlled by the Debtors Control Table (T3603) entries. The Debtors end of period Rollover function/process is responsible for deleting married items past the specified age from the account.

Transactions against accounts which have been designated as Balance Forward accounts are posted directly to the account as reconcile/married, e.g. accounts for treaties are normally created as Balance Forward accounts. The length of time before such items are consolidated into the brought forward balance for the account is also specified in the Debtors Control Table (T3603).

The system also maintains a Debtors Control Account and a Tolerance Account for each Branch. A report on all unmarried transactions can always be produced. The

reconciliation and posting process can be submitted/executed as often as required during a particular accounting period as well as at period end.

## 10.2 Debtor Account Reconciliation

There are some situations when it is not possible to perform the reconciliation automatically. These include:

- reconciliation of foreign currency transactions
- where a number of debits and credits are to be offset against each other
- where cash receipt precedes the corresponding debit

The on-line reconciliation facility allows account reconciliation where the automatic off-line attempts have been unsuccessful or not possible. In addition, the on-line reconciliation facility is only for accounts with a reconciliation method of “Open Item”. Reconciliation using this on-line facility is called “manual reconciliation”.

The screenshot shows the INTEGRAL Admin software interface. The top navigation bar includes the CSC logo, INTEGRAL Admin, Session Info, Help, Home, and Logout. The left sidebar is titled 'Main Menu' and lists various administrative functions. The main panel is titled 'Debtor Account Reconciliation Submenu'. It has two main sections: 'Input' (containing a search bar for 'Account') and 'Actions' (containing radio buttons for 'Direct Business' and 'Outward Treaty'). At the bottom right of the main panel is a 'Continue' button.

The various actions in the Debtor Account Reconciliation Submenu carry out the same function. However, the actions are split by the different debtors account types.

### Actions:

- Direct Business – used for manual reconciliation of non-treaty accounts, e.g., broker, facultative outward reinsurer, coinsurance outward, etc.
- Outward Treaty – used for manual reconciliation of treaty accounts on open-item reconciliation method

The account number must be entered or selected from the Debtor Account Select which filters the debtor accounts by account types (determined from action value).

### 10.2.1 Direct Business

To reconcile transactions for an open-item non-treaty account, enter the account number, select “Direct Business” action and click the Continue button.

**Debtor Account Reconciliation Submenu**

**Session Info | Help | Home | Logout**

**Main Menu**

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

**Input**

Account  
10000190

**Actions**

Direct Business       Outward Treaty

**Continue**

Once the account number and the action are selected, the Reconciliation Selection screen is presented. To abandon the transaction and return to the Debtor Reconciliation Submenu, click Exit.

**Reconciliation Selection**

**Session Info | Help | Home | Logout**

**Extra Info**

**Functions**

**Account**  
10000190 AGT Brokers      **Account Type**  
02 BROKER

**Debtor Type**  
AG

**Enter Optional Filters**

Current Period (MMYYYY)	Effective Date	Policy Number	Client Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Policy Type	Cheque Number	Description	Currency .....Select...
<input type="text"/>	<input type="text"/>	<input type="text"/>	

**More...**

Select	Transaction Date	Effective Date	Policy	Transaction No	Client	Document Reference	Description	Current
<input type="checkbox"/>	18/01/2013	18/01/2013	F0000366		50000661	L1000475	RECT	SGE
<input type="checkbox"/>	18/01/2013	01/01/2013	F0000366	1	50000661		NEW	SGE
<input type="checkbox"/>	01/02/2013	01/02/2012	V0000733	1	50000716		NEW	SGE
<input type="checkbox"/>	01/02/2013	06/06/2012	V0000733	2	50000716		ENDT	SGE

Total of shw

**Detail Inquiry** **Select All** **Gross** **Net**

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

All un-married/un-reconciled transactions as at the last Debtors Post and Reconcile execution (P1DBTPOST) are displayed in the Reconciliation Selection screen. At the top of the screen are record filters. These are optional filters and when entered, they narrow down the records displayed to those that match the selection criteria. The Detail Inquiry button displays the full details of a selected transaction. The details displayed vary depending on the nature of the transaction selected.

Select the transactions to be reconciled and click on the Gross or Net button to instruct the system of the type of reconciliation to perform. Alternatively, the Select All button followed by Gross or Net buttons, may also be used to select all records on the screen. You can still deselect records from the next screen, Selection Confirmation.

Once all the desired records have been marked for reconciliation, click Continue and the "Selection Confirmation Screen" (SR305) will be shown. The system then calculates the "balance" of the Debits and Credits selected and displays this at the bottom of the transaction list. Items may be removed from the Selection Confirmation screen by de-selecting/un-click these items. Once satisfied with the list of items for reconciliation, click Continue to proceed to the next step.

***Insert Manual Reconciliation screen here***

The system re-calculates the "balance" of the Debits and Credits selected and displays this on the Manual Reconciliation screen as the amount to be allocated during this process. Allocation can be completed using one or more of the three reconciliation methods outlined below.

- **Adjustment.** Create a new line for the remaining amount.
- **Tolerance.** To write off any amount with the prescribed tolerance range
- **Exchange Profit/Loss.** To account for gain/loss incurred by exchange fluctuation on foreign currency transactions.

A manual reconciliation of the selected transactions can be achieved by using any combination (including all) of the options detailed above, i.e., they can select a number of items, make an adjustment, write off some tolerance and create any profit/loss on exchange rate fluctuation, all in this one screen transaction.

***Insert Manual Reconciliation screen here with sample reconciled transactions***

When the total of reconciled transactions is equal to the balance to be reconciled, click Continue to complete the reconciliation.

- The selected transactions are processed and flagged as married, either Gross or Net of Commission depending on the Account Type. These transactions are then posted to the Debtors Ledger automatically. There is no need to wait for the next Debtors Post and Reconcile batch job to see the effect of a manual reconciliation.

- Each adjustment line/balance is created as an un-married/un-reconciled transaction for the account. Note that an adjustment does not cause movement in the General Ledger and no G/L journal will be created.
- Non-zero tolerances as well as Exchange Profit/Loss are journaled and posted to the appropriate accounts by the General Ledger Update batch run.

<b>Field</b>	<b>Description</b>
Sub Account Code	Identifies the type of reconciliation line.
Sub Account Type	Identifies the breakdown of the Sub Account Type.
General Ledger Account	General Ledger account code.
Effective Date	Effective date in the statement file. However, the aging process ignores this for manual reconciliation lines regardless of the ageing method set-up in the Company Level Defaults Table, T3711.
Due Date	Aging process uses this date to age balances of manual reconciliation lines.
Original Amount	Amount used to offset the difference of the selected reconciliation lines. For tolerance write-off, the amount is validated against the limit set in the Debtors Marry Methods Table, T3601.
Original Currency	Code indicating the currency of the original amount.
Exchange Rate	The exchange rate to be applied to the adjustment/original amount. The rate must fall within the range specified in the Currency Table, T3629.
Ledger Amount	Adjustment amount in the ledger currency.
Policy	Policy number within the same agent to which the adjustment amount shall be parked against.
Client	Valid Client Number. If policy number is entered, client number is automatically filled by the system with the policy owner's client number.
Document Reference	Meaningful reference number relating to this transaction.
Description	Description of the adjustment transaction.

The table below lists the valid Sub Account Code and Sub Account Type combinations supported in the Manual Reconciliation screen.

<b>Sub Account Code</b>	<b>Sub Account Type</b>	<b>Description</b>
AG	A	Post to Agent's suspense
AG	PC	Agent's commission refund
AG	PL	Profit& Loss on foreign exchange

<b>Sub Account Code</b>	<b>Sub Account Type</b>	<b>Description</b>
AG	TL	Tolerance write-off
CO	A	Similar to AG A but for Coinsurer Accounts
CO	PC	Similar to AG PC but for Coinsurer Accounts
CO	PL	Similar to AG PL but for Coinsurer Accounts
CO	TL	Similar to AG TL but for Coinsurer Accounts
RA	A	Similar to AG A but for Reinsurer Accounts
RA	PC	Similar to AG PC but for Reinsurer Accounts
RA	PL	Similar to AG PL but for Reinsurer Accounts
RA	TL	Similar to AG TL but for Reinsurer Accounts
RR	A	Similar to AG A but for Claim Recovery Accounts
RR	PL	Similar to AG PL but for Claim Recovery Accounts
RR	TL	Similar to AG TL but for Claim Recovery Accounts

### **10.2.2 Outward Treaty**

To reconcile transactions for an open-item treaty account, enter the outward treaty account code, select “Outward Treaty” action and click the Continue button. Once the account number and the action are selected, the Reconciliation Selection screen is presented listing all un-married/un-reconciled transactions as at the last Debtors Post and Reconcile run (P1DBTPOST). Reconciliation workflow for outward treaties is similar to the reconciliation of non-treaty accounts.

### **10.3 Debtors Account Enquiry**

The Debtors on-line Enquiry subsystem provides up-to-date information for a given account. This allows a business to instantly review the status of a debtor for its own needs and for outside queries.

The Debtors Enquiry subsystem provides the user the ability to perform useful enquiries into the Debtors Ledger. These includes the ability to window on a Debtors account, display all transactions on a Statement of Account, enquire on reconciled items, enquire on aged balances and enquire on commissions due / payable.

There are essentially two types of enquiry available and these are:

- Ledger Enquiry which displays all transactions of the account
- Balance Enquiry which displays the aged balances for the account.

**Debtor Account Enquiry Submenu**

**Session Info | Help | Home | Logout**

**Input**

Account

**Actions**

Ledger Enquiry	<input checked="" type="radio"/> Account	<input type="radio"/> Outward Treaty
Balance Enquiry	<input type="radio"/> Account	<input type="radio"/> Outward Treaty

**Continue ➔**

### 10.3.1 Ledger Enquiry

This screen is accessed when action 'Account Ledger Enquiry' or 'Outward Treaty Ledger Enquiry' is selected for the account entered/selected.

**Statement Page Enquiry**

**Session Info | Help | Home | Logout**

Account: 10000074, Account Type: 08 FW LOCAL, Accounting Currency: Singapore Dollar

Debtor Type: AG

Enter Optional Filters

Transaction Date	Effective Date	Policy Number	Client
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="button" value=""/>
Policy Type	Doc Reference	Transaction Description	Currency: <input type="text"/> <input type="button" value=""/> Select <input type="button" value=""/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Search"/>

**More...**

Set	Transaction Date	Class	Currency	Accounting Amount	Transaction Amount	Reconciled
Policy	Effective Date	Client	Document Reference	Transaction Amount	Reconciled	Comments
<input type="radio"/>	01/01/2011	PMT	SGD	40,009.53	RNEW	
V0000052	02/01/2012	50000260		40,009.53		
<input type="radio"/>	01/01/2012	EML	SGD	6,140.16	NEW	
E0000005	01/01/2012	50000208		6,140.16		
<input type="radio"/>	01/01/2012	EDS	SGD	2,203.20	NEW	
E0000006	01/01/2012	50000208		2,203.20		

Net Account Balance:  54,207.43

**Detail Inquiry** **Reconciliation Inquiry**

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

The ledger enquiry action displays all debtor ledger transactions for the account. The transactions are either un-married (not reconciled) or married but not yet aged to the value specified for deletion in the Debtors Account Control Table, T3603.

For each account statement line/transaction, the following details are displayed:

- Transaction date, currency and amount
- Policy Number and Class,
- Policy Owner's Client Number

- Equivalent Ledger amount
- A description of the transaction
- A document reference for receipts or cheque payments
- Whether the transaction is reconciled or not

The screen also displays a Net Account Balance figure which is the sum of the DEBIT and CREDIT balances displayed. The Net Account Balance figures shall be in the ledger currency. Filter options are provided to enable the user to display transactions for a specific Policy, Client, Currency, etc. or combinations thereof.

From this screen the user has 2 enquiry options available:

- Detail Inquiry. Displays full details of a particular transaction. The details displayed on this screen varies depending on the origin of the transaction selected.
- Reconciliation Inquiry. Displays the transaction selected and its reconciliation partner/partners. Note that this can only be performed against statement lines/transactions which have a non-blank Reconciliation Flag.

### 10.3.2 Balance Enquiry

Selection of an account is the same as the above (Ledger Enquiry). Upon selection of a Balance Enquiry action, the Debtor Balances Select screen is displayed.

Outstanding in Original Currency	Currency	Outstanding in L.C.E.	Currency	As At Period
.00	SGD	.00	SGD	5 2013

A Debtors Account may contain transactions in various currencies and the balances for a Debtors Account are stored in these "original" currencies. Thus, when a Debtors Account has transactions in more than one currency, a balance statement line will be displayed for each of those currencies.

The following information is shown for each transacted currency:

- the Original Currency code and the Outstanding Balance in that currency
- the Company Ledger Currency Code and the Outstanding Balance expressed in the ledger currency

- the date of the last Debtors Rollover job which created/updated these balances.

If more details are required, click on the currency's balance statement line and the system will display the Debtor Balance Enquiry screen.

	Original Amount In SGD	Local Equivalent In SGD
<b>Current</b>		
<b>1 Month</b>		
<b>2 &amp; 3 Months</b>		
<b>4 to 6 Months</b>		
<b>7 to 12 Months</b>		
<b>Over 12 Months</b>		
<b>Miscellaneous</b>		
<b>TOTAL:</b>		
Last Statement Print:		
Payment Due		
Commission Payable		

The Debtor Balance Enquiry displays;

- the date of the last Debtors Rollover job which created/updated these balances.
- the breakdown of the selected currency balance into its “aged” components, e.g., current month, 1 month, 2-3 months, etc.
- the equivalent figure in the ledger currency
- payment due
- commission payable