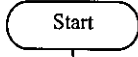
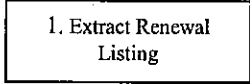
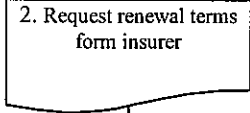
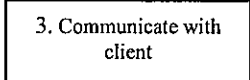
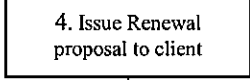
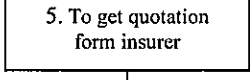
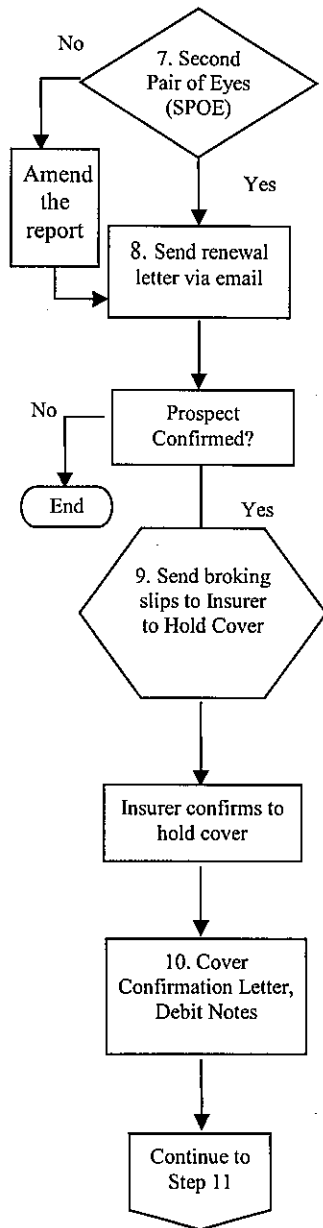


Interaction	Control/Activities	Records
	<p>1. Extract Renewal Listing from IBS at least 2 months before expiry date.</p>	<ul style="list-style-type: none"> • Renewal Listing
	<p>2. Request from the existing insurer the following information: -</p> <ol style="list-style-type: none"> Renewal terms two (2) months before expiry Claim listings Statement of account Updated name list 	<ul style="list-style-type: none"> • Renewal name listing • Renewal Notice • Claim listings • SOA
	<p>3. Start renewal communication with client via email or meeting to review the following: -</p> <ol style="list-style-type: none"> Current benefits Claim & utilization report 	<ul style="list-style-type: none"> • Email / Meeting • Current policy • Claim & Utilization Report
	<p>4. Prepare and send renewal proposal report to client at least one month before the expiry date</p>	<ul style="list-style-type: none"> • Renewal proposals (ppt/excel) • Renewal terms
	<p>5. If remarketing exercises is required, to request and send the following information to get quotations from insurer</p> <ol style="list-style-type: none"> Claim listing Member listing Schedule of benefits <p>Important Notes:</p> <ol style="list-style-type: none"> To encrypt member listing and claim listing with password. Insurer to revert the quotation within 3 to 5 days 	<ul style="list-style-type: none"> • Claim Listing • Members Listing • Schedule of Benefits • Encryption of data with standard password
 <p>Quotations Received?</p> <p>No → Follow up with Insurer</p> <p>Yes → 6. Prepare report & compile</p>	<p>6. Upon receipt of quotations from Insurers, compile the terms and prepare Comparative Analysis for comparison of quotations.</p> <p>Show comparison of rates, terms & conditions among Insurers in report.</p>	<ul style="list-style-type: none"> • Report - Comparative Analysis

Interaction

Control/Activities

Records



7. Once Comparison Analysis is ready, to send for Second Pair of Eye Checking (SPOE) to any of the team members for checking purposes.

Information to be included in the email for SPOE:

- i) Comparison Analysis
- ii) Quotations from Insurers

Detailed process of SPOE in Appendix 1

8. Once all are in order, proceed to prepare Proposal Report in ppt / excel and to send to the prospect:

- i) Proposal Report (ppt/excel)
- ii) Email using Renewal Letter Template

Renewal Letter Template to refer to Appendix 2

9. Once agreed by client to proceed with cover, prepare the following for confirmation of holding cover from insurer/s :-

Broking slips – to be stamped and signed by insurers
Updated members listing (if there is any changes to the name list provided earlier during quotation stage)

Important Notes:

To encrypt member listing and claim listing with password.

10. Upon receiving email confirmation from Insurer, to prepare the followings: -

- a) Cover Confirmation Letter: to send to client **Before/On** the expiring date of the policy
- b) Debit notes: To prepare within 20 days
- c) Follow up with insurer on policy to be ready within 14 days from inception of cover

Notes:

- a) The timeframe for billing, refer to Quality Objective (a).(1).non motor

Cover Confirmation Letter Template to refer to Appendix 2

- Email
- SPOE (new process)
- Report – Comparison Analysis

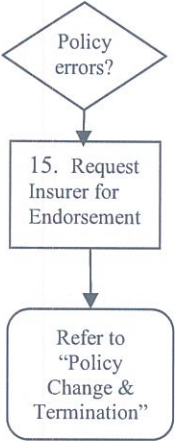
- Proposal Report in ppt/excel
- Renewal Letter Template



- Insurer quotation
- Staff listing
- Broking slips – to be stamped & signed by insurer
- Email
- Encryption of data with standard password

- Cover Confirmation Letter
- Debit Notes
- Email

POLICY RENEWAL

Interaction	Control/Activities	Records
	<p>11. Send the debit notes with cover letter with / without Signed Broking Slips (optional)</p> <p>Notes :</p> <ul style="list-style-type: none"> a) Cover letter to be signed by the Account handler b) Debit note above RM50,000 must be signed by HOD 	<ul style="list-style-type: none"> • Debit notes • Cover letter • Signed broking slips (optional)
	<p>12. KIV and follow-up with insurer on issuance of policy (Exclude Personal Insurance If policy is not received from insurer, reminders are sent until the policy received :-</p> <ul style="list-style-type: none"> a) Send 1st reminder within 30th day from the date of debit notes is issued b) Send 2nd reminder within 60th day from the date of debit notes is issued c) On the expiry of 2nd reminder, Account Handler to resolve pending issues with Insurer 	<ul style="list-style-type: none"> • Reminder Letters/ Email
	<p>13. Once policies are received from insurer, check and initial the policy details against our signed broking slips and update policy number to IBS</p> <p>If error, proceed to step 15</p>	<ul style="list-style-type: none"> • Insurance Policies • Signed broking slips
	<p>14. Send policy to client within 15 days from policy receives date and update in PTS</p> <p>Notes :</p> <p>The timeframe for policy send out, refer to Quality Objective (a).(3).non motor</p>	<ul style="list-style-type: none"> • Policies

Interaction	Control/Activities	Records
	<p>15. If errors detected, a) Email and request Insurer to issue endorsement on the error. Please refer to 'Policy Change & Termination' workflow</p> <p>Notes : Policy with error can only be sent to client upon receipt of the endorsements from the insurer</p>	<ul style="list-style-type: none"> Email
	<p>16. Follow up with client on premium collection. If premium is not received by the 45th day from policy inception, to send out a reminder letter / email to client</p>	<ul style="list-style-type: none"> Reminder Letter/ Email
	<p>17. If premium is not received by the 45th day from policy inception, to send out a reminder letter / email to client</p> <p>Notes : Verbal communication has to be recorded in pen and to be filed in e-filing</p>	<ul style="list-style-type: none"> Reminder Letter/ Email
	<p>18. If premium is not received by the 61st day from the inception, to send out a letter/ email to the insurer informing them that the premium has not been collected on the same day.</p>	<ul style="list-style-type: none"> Notification Letter/ Email
	<p>19. If premium is received from client is by cheque, submit cheque to finance and update ClearMind Broker (CMB). For direct payment, when received instruction from Finance, update CMB.</p>	<ul style="list-style-type: none"> Cheque/ Bank Transfer

<p>Master Copy</p> <p>MASTER COPY</p> <p>Not valid without original Red Stamp</p>	<p>Distribution Copy</p> <p>Not valid without original Red Stamp</p>	Prepared By: 
		Verified By: 
		Approved By: 