

Interaction	Control/Activities	Records
<pre> graph TD Start([Start]) --> Step1[1. Instruction from Client on changes / termination] Step1 --> Step2[2. Forward instruction to Insurer] Step2 --> Step3[3. Insurer issue endorsement] Step3 --> Step4[4. Received endorsement from Insurer & check details] </pre>	<p>1. Receive instruction from client on the following:-</p> <ul style="list-style-type: none"> a) Employee Movement – Addition/Termination b) Benefit changes – Increase of Sum Assured, Plan, Room & Board 	<ul style="list-style-type: none"> • Letter/Fax/Email
<p>2. Forward instruction to Insurer</p>	<p>2. Acknowledge receipt of instruction from client within 24 hours.</p>	<ul style="list-style-type: none"> • Letter/Fax/Email
<p>3. Insurer issue endorsement</p>	<p>3. Advise respective insurer on the movement and benefit changes within 24 hours with the following:-</p> <ul style="list-style-type: none"> a) Endorsement to be ready within 14 days b) Acknowledgement of receipt 	<ul style="list-style-type: none"> • Fax/Email • Reminder chop
<p>4. Received endorsement from Insurer & check details</p> <p>Additional/Refund premium?</p> <p>Yes</p> <p>No</p> <p>5a) Additional Premium</p> <p>5b) Refund</p> <p>Prepare Debit Notes</p> <p>Prepare Credit Notes</p>	<p>4. Follow up for the endorsement to be done with reminders.</p>	<ul style="list-style-type: none"> • Email
<p>6. Send medical requirement to client</p> <p>7. Send Debit/Credit Notes and endorsement to client</p> <p>Continue to Step 8</p>	<p>5. Upon receipt of the endorsement, Account Handler to issue the following: -</p> <ul style="list-style-type: none"> a) Debit Notes – Additional Premium b) Credit Notes – Refund Premium c) Medical Requirement (GTL) – Sum Assured above FCL policy <p><u>Note 1:</u> The timeframe for endorsement send out, refer to Quality Objective no (a).(3).non motor.</p> <p><u>Note 2:</u> GTL: Group Term Life. FCL: Free Cover Limit.</p>	<ul style="list-style-type: none"> • Debit Notes • Credit Notes • Medical requirement
	<p>6. To send medical requirement to client within 5 days upon receipt. To follow up on completion of medical requirement/endorsement within 30 days from advice.</p> <p>Reminders to be sent on non-completion of medical requirement in writing and to be filed. After 60 days, advise to be given to client in writing that the GTL coverage will be at FCL only.</p>	<ul style="list-style-type: none"> • Medical Requirement
	<p>7. For issuance of Credit Note of RM10,000 above, HOD will approve the 1st tier and CEO/COO/SVP/SM will approve the 2nd tier. Whilst credit notes below RM10,000 the HOD will check and approve.</p>	<ul style="list-style-type: none"> • Endorsement

Interaction	Control/Activities	Records
<pre> graph TD Start([Start]) --> Q1{Any additional premium?} Q1 -- No --> Q2{Premium received?} Q1 -- Yes --> A8[8. Follow up with the premium collection] A8 --> Q2 Q2 -- Yes --> A12[12. Update CBS] Q2 -- No --> A11[11. Send reminder letter to client and inform insurer] A11 --> Q2 A12 --> A13[Send endorsement to client] A13 --> End([End]) </pre>	<p>8. All Debit/Credit Notes need to be sent to client with a covering letter within 15 days from the date of receipt and updated in the PTS. For any additional premium, deadline for premium to be paid by client must be stated in the covering letter.</p>	<ul style="list-style-type: none"> • Debit Notes • Credit Notes • Letter
	<p>9. For any refund premium – Account handler has to follow up with the insurer within 30 days from the advice.</p>	<ul style="list-style-type: none"> • Letter/ Fax/ Email
	<p>10. For any additional premium – Account Handler has to follow up on premium collection within 30 days from our letter.</p>	<ul style="list-style-type: none"> • Letter/ Fax/ Email
	<p>11. Any premium exceeding 60 days from our letter, written reminder need to be sent to client. Email to inform insurer premium is not collected.</p>	<ul style="list-style-type: none"> • Letter/ Fax/ Email
	<p>12. If premium is received from client, submit cheque to Finance and update CBS. For direct payment, when received instruction from Finance, update CBS.</p>	<ul style="list-style-type: none"> • Cheque

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