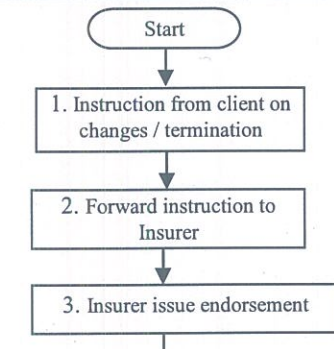
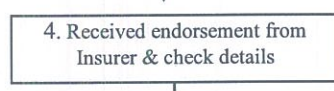
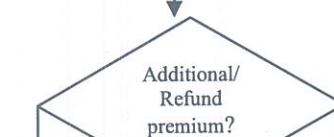
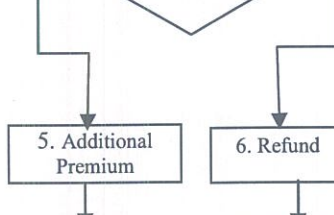
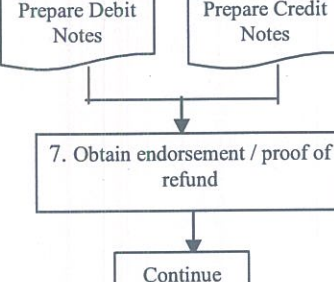


Interaction	Control/Activities	Records
	<p>1. Receive instruction from client on changes in the risk/name/sum insured or any relevant matter including termination of the policy.</p>	<ul style="list-style-type: none"> Letter/Email
	<p>2. Inform Insurer for an endorsement to be issued to effect and request them to confirm "Hold Cover"/ acknowledgement in writing.</p> <p>3. Request Insurer to provide confirmation to us within 5 days.</p>	<ul style="list-style-type: none"> Letter/Email Email Reminder chop
	<p>4. Follow up for the endorsement, upon receipt of the same, check the details against our endorsement.</p>	<ul style="list-style-type: none"> Endorsement
	<p>5. If involved additional premium, to raise Debit Note accordingly. The person in-charge of the account (i.e: Executive Assistant and above) will check the Debit Note.</p> <p>6. If there is refund of premium, then to raise a Credit Note accordingly. For Credit Notes of RM10,000 and above, HOD will approve the 1st tier and CEO/COO/SVP/SM will approve the 2nd tier. Whilst for Credit Notes below RM10,000, the Head of Department will check and approve.</p> <p><u>Note 1:</u> Mandatory from Bank Negara to refund direct to insured. Submit duly completed e-payment form/Giro Form/relevant documents to insurer for their further action.</p> <p><u>Note 2 :</u> All Credit Notes must be signed by Head Of Department.</p>	<ul style="list-style-type: none"> Debit Notes Credit Notes
	<p>7. Obtained endorsement / proof of refund. Seek approval from manager and thereafter, raise Credit Note (internal) and update CMB.</p>	<ul style="list-style-type: none"> Endorsement

Interaction	Control/Activities	Records
<pre> graph TD A[8. Follow up with the premium collection] --> B{Premium received?} B -- Yes --> D[10. Update CMB] B -- No --> C[9. Inform Insurer premium not collected] C --> D D --> E([End]) </pre>	<p>8. If additional premium is applicable, follow up with client on premium collection. If premium is not received by the 45th day from the endorsement transaction date, to send out a reminder Letter/Email to the Client.</p>	<ul style="list-style-type: none"> Letter/ Email
	<p>9. If premium is not received by the 61st day from the endorsement transaction date, 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"> Letter/ Email
	<p>10. If premium is received from client by cheque issued to Anika, admin to photostat copy and pass to RB to update CMB. RB acknowledged on admin register book.</p> <p>Admin to record in the register book before passing the original cheque to finance to process payment to respective insurers. Finance to acknowledged receipt of the cheque in admin register book.</p> <p>If cheque issued to insurer, to record and pass to RB to be forwarded to respective insurer.</p> <p>For direct payment via internet transfer / bank-in cheque, scan copy and update CMB. If payment via credit card, scan credit card with insurer's acknowledgement or official receipt and update CMB.</p>	<ul style="list-style-type: none"> Cheque

Master Copy



Not valid without original Red Stamp

Distribution Copy

Not valid without original Red Stamp

Prepared By:

Verified By:

Approved By: