

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] Step4 --> Decision{Additional/ Refund premium?} Decision -- Yes --> Step5[5. Additional Premium] Decision -- No --> Step6[6. Refund] Step5 --> PrepDebit[Prepare Debit Notes] Step6 --> PrepCredit[Prepare Credit Notes] PrepDebit --> Step7[7. Send Debit/Credit Notes and endorsement to client] PrepCredit --> Step7 Step7 --> End[/Continue to Step 8/] </pre>	<ol style="list-style-type: none"> 1. Receive instruction from client on changes in the risk/name/sum insured or any relevant matter including termination of the policy. 2. Inform Insurer for an endorsement to be issued and request them to confirm "Hold Cover" in writing. 3. Request Insurer to provide confirmation to us within 5 days. 4. Follow up for the endorsement, upon receipt of the same, check the details against our instruction. 5. If additional premium is required, then a Debit Notes is created and send to client together with the endorsement. The person in-charge of the account (i.e: Executive Assistant and above) will check the Debit Notes. 6. If refund is required, then a Credit Notes for reduction is created and send to client together with endorsement. 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. <u>Note 1:</u> If refund cheque is applicable, the account handler has to follow up with the Insurer within 30 days from the date of advice. <u>Note 2 :</u> All Credit Notes must be signed by Head Of Department. 	<ul style="list-style-type: none"> • Letter/Fax/ Email • Letter/Fax/ Email • Fax/Email • Reminder chop • Endorsement • Debit Notes • Credit Notes
	<ol style="list-style-type: none"> 7. Send endorsement to client within 15 days from endorsement received date and update in PTS. <u>Note:</u> The timeframe for endorsement send out, refer to Quality Objective (a).(3).non motor. 	<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. If premium is not received by the 45th day of the endorsement transaction date, send reminder Letter/ Fax/ Email to the Client.</p>	<ul style="list-style-type: none"> Letter/Fax/ Email
	<p>9. If premium is not received by the 61st day from the endorsement transaction date, send Letter/ Fax/ 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/ Fax/ Email
	<p>10. If premium is received from client, submit cheque to Finance and update ClearMind Broker (CMB). For direct payment, when received notification from Finance, update CMB.</p>	<ul style="list-style-type: none"> Cheque

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