

Interaction	Control/Activities	Records
<pre> graph TD     Start([Start]) --&gt; Step1[1. Instruction from Client on changes / termination]     Step1 --&gt; Step2[2. Forward instruction to Insurer]     Step2 --&gt; Step3[3. Insurer issue endorsement]     Step3 --&gt; Step4[4. Received endorsement from Insurer &amp; check details]           </pre>	<ol style="list-style-type: none"> <li>1. Receive instruction from client on the following:-               <ol style="list-style-type: none"> <li>a) Employee Movement – Addition/Termination</li> <li>b) Benefit changes – Increase of Sum Assured, Plan, Room &amp; Board</li> </ol> </li> <li>2. Acknowledge receipt of instruction from client within 24 hours.</li> <li>3. Advise respective insurer on the movement and benefit changes within 24 hours with the following:-               <ol style="list-style-type: none"> <li>a) Endorsement to be ready within 14 days</li> <li>b) Acknowledgement of receipt</li> </ol> <p><b>Important Notes:</b> To encrypt member listing and claim listing with password.</p> </li> </ol>	<ul style="list-style-type: none"> <li>• Letter/ Email</li> <li>• Letter/ Email</li> <li>• Email</li> </ul>
<pre> graph TD     Step4 --&gt; Decision{5. Additional/ Refund premium?}     Decision -- Yes --&gt; Step5a[5a) Additional Premium]     Decision -- No --&gt; Step5b[5b) Refund premium]     Step5a --&gt; Step5a1[Prepare Debit Notes]     Step5b --&gt; Step5b1[Prepare Credit Notes]     Step5a1 --&gt; Step6[6. For Group Term Life Underwriting Requirements – To send underwriting requirement to client]     Step5b1 --&gt; Step6     Step6 --&gt; Step7[7. Send Debit/Credit Notes and endorsement to client]           </pre>	<ol style="list-style-type: none"> <li>4. Follow up for the endorsement to be done with reminders.</li> <li>5. Upon receipt of the endorsement, Account Handler to issue the following: -               <ol style="list-style-type: none"> <li>a) Debit Note (DN) – Additional Premium</li> <li>b) Credit Note (CN) – Refund Premium</li> <li>c) Underwriting requirement *(GTL) – Sum Assured above **FCL policy (if applicable)</li> </ol> <p>Notes :</p> <ol style="list-style-type: none"> <li>a) The timeframe for endorsement send out, refer to Quality Objective no (a).(3).non motor.</li> </ol> <p>*GTL : Group Term Life. **FCL : Free Cover Limit.</p> </li> </ol>	<ul style="list-style-type: none"> <li>• Email</li> <li>• Debit Notes</li> <li>• Credit Notes</li> <li>• Underwriting requirement</li> </ul>
	<ol style="list-style-type: none"> <li>6. To send underwriting requirement to client within five (5) days upon receipt. To follow up on completion of medical requirement/endorsement within 30 days from advice.               <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 GTL coverage will be at FCL only.</p> </li> <li>7. For issuance of Credit Note of RM10,000 above, HOD will approve the 1<sup>st</sup> tier and CEO/COO/SVP/SM will approve the 2<sup>nd</sup> tier. Whilst credit notes below RM10,000 the HOD will check and approve.</li> </ol>	<ul style="list-style-type: none"> <li>• Underwriting Requirement</li> <li>• Endorsement</li> </ul>

Doc No.	AIB-WP-EB-003
Rev.	2
Date	01/10/2021
Page	2 of 2

Interaction	Control/Activities	Records
<pre> graph TD     A{Any additional premium?} -- No --&gt; D[Send endorsement to client]     A -- Yes --&gt; B[8. Follow up with the premium collection]     B --&gt; C{Premium received?}     C -- Yes --&gt; E[10. Account handler provide payment details to Finance for CBS update]     C -- No --&gt; D2[9. Send reminder letter to client and inform insurer]     D2 --&gt; E     D --&gt; F([End])     E --&gt; F     </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> <p>Notes :</p> <p>a) For any refund premium – Account handler has to follow up with the insurer within 30 days from the advice.</p> <p>b) 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"> <li>• Debit Notes</li> <li>• Credit Notes</li> <li>• Letter / email</li> </ul>
	<p>9. 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"> <li>• Letter / email</li> </ul>
	<p>10. 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"> <li>• Cheque/Bank Transfer</li> </ul>

<p>Master Copy</p> <div style="border: 2px solid red; padding: 5px; text-align: center; color: red; font-weight: bold; font-size: 1.2em;">                 MASTER COPY             </div> <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: