Interaction	Control/Activities	Records
Start	1. Establish contact via phone call or email.	• Phone / Email
1. Establish Contact & KYC Search	2. Make Appointment/Call prospect.	• Phone / Email
2. Appointment with Prospect	3. Know Your Customer (KYC) through SSM, Bursa, online search etc	To search via Google
3. KYC Search	4. Obtain the following information from the prospects: - a) Existing policy details b) Past 3 years claims experience c) Updated members listing d) Any other underwriting information In the event the copy of the existing prospects policy not obtainable, all relevant information must be noted with supporting documents and placed in e-filling.	• Supporting documents
4. Obtain existing policy details		
5. Prepare Schedule of Benefits	5. With information obtained, prepare Schedule of Benefits and relevant supporting documents.	• Schedule of Benefits
6. Send Schedule of Benefits to Insurers	6. Send Schedule of Benefits to insurance companies (Licensed Ins Co) with claims history and updated members listing **Important Notes:** a) To encrypt member listing and claim listing with password. b) Insurer to revert the quotation within 3 to 5 days.	• Letter /Email • Schedule of Benefits • Encryption of data with standard password
Quotation Received? — No → Follow up with insurer / Yes		
7. Prepare report & compile terms	7. Upon receipt of quotations from Insurers, compile the terms and prepare for comparison of quotations. Show comparison of rates, terms & conditions among Insurers in report.	• Report – Comparative Analysis
8. Second Pair of Eyes (SPOE) — No → Amend the report / Yes	8. Once Comparison Analysis is ready, to send for Second Pair of Eyes (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*	• Email • SPOE (new process) • Report – Comparison Analysis
9. Send Proposal Report (ppt/excel)		

Interaction	Control/Activities	Records
No → Prospect Confirmed? → End / Yes 10. Send broking slips to Insurer to Hold Cover 11. Cover Confirmation Letter, Debit Notes	9. Once all are in order, proceed to prepare Proposal Report in ppt / excel and to send to the prospect: a) Proposal Report (ppt/excel) b) Quotations from Insurers *Quotation Letter Template to refer to Appendix 2*	• Proposal Report in ppt / excel • Quotation Letter Template
	10. Once placement is confirmed by the prospect, prepare the following for confirmation of holding cover from insurer/s: - a) Broking slips – to be stamped and signed by insurers b) Updated members listing (if there is any changes to the name list provide during earlier during quotation stage) **Important Notes:** a) To encrypt member listing and claim listing with password	• Insurer quotation • Staff listing • Broking slips – to be stamped & signed by the insurer • Email • Encryption of data with standard password
	11. 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*	• Cover Confirmation Letter • Debit Notes • Email

Interaction	Control/Activities	Records
12. Send Debit Notes, Cover Note, Signed Broking Slip (optional) **13. KIV for Policy and Payment** Yes — No **Payt Recd?** — **Policy Recd?** No — Yes **16. Send Reminder Letters** — **Send Reminder Letters/ Email** **17. Inform Insurer if premium not received** → **14. Check policy details** **18. Account handler provide payment confirmation for Finance to update CMB** — **15. Send Policy to Client** **End**	12. Send the debit notes with cover letter with / without Signed Broking Slips(optional). Notes : a) A Cover Letter to signed by the Account Handler b) Debit note above RM50,000 must be signed by HOD	• Debit Notes • Cover Letter • Signed Broking Slips (optional)
	13. 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 is received:- 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 issued. c) On the expiry of 2nd reminder, Account Handler to resolve pending issues with Insurer.	• Reminder Letters/ Email
	14. Once policies are received from Insurer, check and initial the policy details against our Placement Slips and update policy number to IBS. If there is policy error, proceed to Step 16.	• Insurance Policy • Signed Broking Slip

Interaction	Control/Activities	Records
Policy Errors? → **16. Request Insurer to issue Endorsement** → **Refer to "Policy Change & Termination" workflow**	15. Send policy to client within 15 days from policy received date and update in PTS. Notes : The timeframe for policy send out, refer to Quality Objective (a). (3).non motor.	• Policies
	16. If errors detected, a) Email and request Insurer to issue endorsement on the error. Please refer to 'Policy Change & Termination' workflow Notes : Policy with error can only be sent to client upon receipt of the endorsements from the insurer.	• Email
	17. 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 the client.	• Reminder Letter/ Email
	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.	• Notification Letter/ Email
	19. If premium 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.	• Cheque • Bank Transfer/Direct Payment