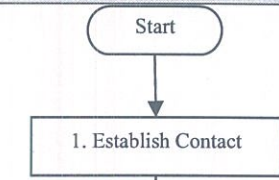
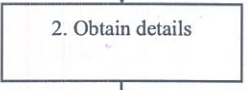
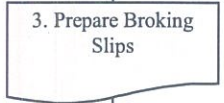

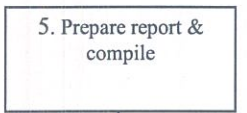
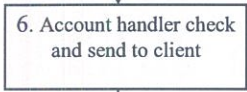
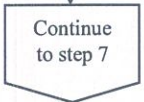
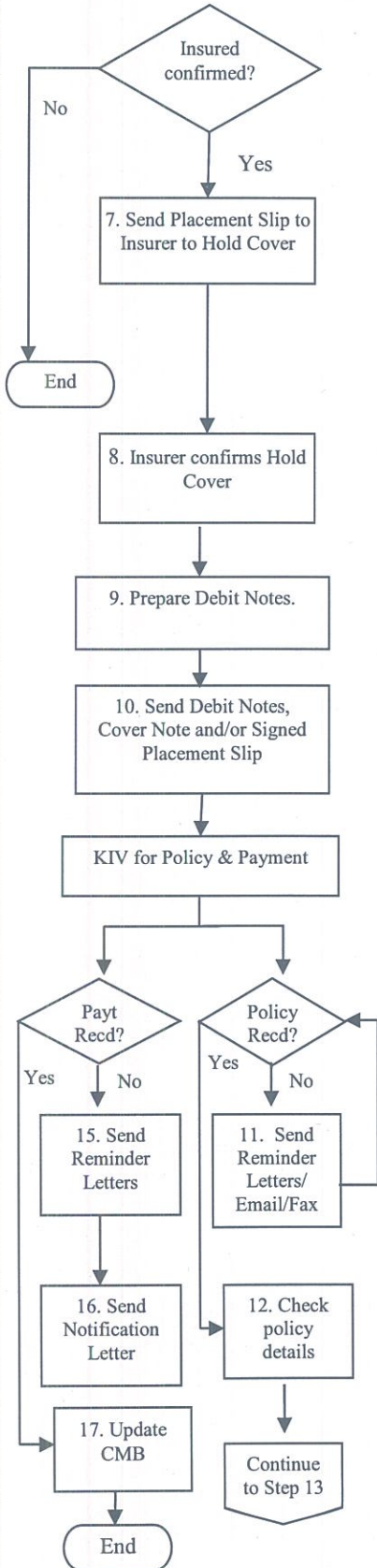


Interaction	Control/Activities	Records
	<p>1. Establish contact :-</p> <ul style="list-style-type: none"> a) New prospect or existing client with marine coverage. b) Existing open cover. c) Merimen System – insured will key in the information required in the blank Certificate Form and skip to step no 9 onwards. 	
	<p>2. Obtain details from prospect / insured on the following:-</p> <ul style="list-style-type: none"> a) Interest Insured / Items to be insured b) Estimated Annual Carrying / Limit Per Conveyance c) Frequency of Transits / Estimated Time Departure / Arrival d) Conveyance : land/ sea/ air e) Countries / location f) By lorry / vessel / trailer g) Packaging h) Claims experience i) Type of cargoes j) Any standard trading conditions k) Any security measures in place 	
	<p>3. With information obtained, prepare Broking Slips. (improve coverage where necessary, i.e.: reduce existing rates, etc).</p> <p><u>Note:</u> Person who prepare the slips is responsible to check thoroughly before sending to insurer.</p>	<ul style="list-style-type: none"> • Broking Slips
	<p>4. a) Send Broking Slips to at least 2 insurance companies for quotation. (New Case)</p> <p>b) For existing client, to obtain renewal terms from existing insurer or as per MOC.</p>	<ul style="list-style-type: none"> • Broking Slips • Quotations
	<p>5. Upon receipt of quotations from Insurers, compile the terms.</p> <p>Show comparison of terms between Insurers in report. (If premium is above RM50,000)</p>	<ul style="list-style-type: none"> • Report (Proposal)
	<p>6. Once proposal is ready, the account handler will check and send to the prospect / client.</p>	<ul style="list-style-type: none"> • Report (Proposal)
		

Interaction

Control/Activities

Records



7. Once prospect / insured has confirmed to effect cover, update / amend Placement Slips and send Placement Slips to the selected Insurer to request them to confirm "Hold-Cover" in writing. (or issue cover note upon request from insured)

The Placement Slips must state the following information, applicable for each policy;

- SST, where applicable;
- Stamp Duty;
- Net premium and Brokerage (For Internal Use)

- Placement Slips
- Letter/Email/Fax

8. Insurer to provide Cover Notes (optional) or confirm hold cover via email/fax confirmation or return Signed Placement Slips to us within 3 days.

Print copy of the confirmation for record.

Note:

Follow up with Insurer via phone call or email.

- Cover Note (optional)
- Signed Placement Slips or Email/Fax confirmation

9. Upon receipt of the policy / cover note, prepare Debit Notes. Check all the above documents and sign the Debit Notes.

Note 1:

Non-confirm staff is not authorized to sign the Debit Notes. For premium above RM50,000, HOD to counter sign the Debit Notes.

Note 2 :

For Merimen System, MOC staff need to follow up the policy

- Cover Note (optional)
- Debit Notes
- Signed Placement Slips or Email confirmation

10. Send the Debit Notes with cover letter together with the policy/cover note and/or Broking slips to insured.

- Debit Notes
- Cover Letter
- Cover Note (optional)
- Broking Slips or Email confirmation

11. KIV and follow-up with Insurer on issuance of policy. If policy is not received from Insurer, reminders will be sent until the policy is received:-

- a) Send 1st reminder within 20th days from the date of debit notes is issued
- b) Send 2nd reminder within 30th days, from the date of debit notes issued.
- c) After 2nd reminder, HOD to contact Insurer.

- Reminder Letters/ Fax/Email

Interaction	Control/Activities	Records
<pre> graph TD A{Policy Errors?} -- No --> B[13. Send policy to client] A -- Yes --> C[14. Place "KIV Stamp" & request Insurer for endorsement] C --> D[Refer to "Policy Change & Termination" workflow.] D --> E([End]) </pre>	<p>12. Once policies are received from Insurer, check and initial the policy details against our Placement Slips and update policy number into IBS.</p> <p>If there is policy error, proceed to Step 14.</p>	<ul style="list-style-type: none"> • Placement Slips • Policy
	<p>13. Send policy to client within 15 days from policy received date and update in PTS.</p> <p><u>Note</u> The timeframe for policy send out, refer to Quality Objective (a).(3).non motor.</p>	<ul style="list-style-type: none"> • Policy
	<p>14. If errors are detected;</p> <p>a) Place a "KIV Stamped" on Anika's policy copy (refer to System Procedure – Control of Non-Conformance Product).</p> <p>b) Request Insurer to issue endorsement on the error. Please refer to 'Policy Change & Termination' workflow.</p> <p><u>Note:</u> Policies with errors can still be sent to client upon request.</p>	<ul style="list-style-type: none"> • Initial/KIV Stamped on policy copy
	<p>15. Follow up with client on premium collection. If premium is not received by the 45th day from policy inception, send reminder Letter/Fax/Email to the client.</p> <p><u>Note:</u> Verbal communication has to be recorded in pen and to be recorded in the file.</p>	<ul style="list-style-type: none"> • Reminder Letters/ Fax/Email
	<p>16. If premium is not received by the 61st day from the inception, 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"> • Notification Letter/ Fax/Email
	<p>17. 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> <p><u>Note:</u> If MOC is arranged by Merimen System, Item 2 to 8 need not to provide.</p>	<ul style="list-style-type: none"> • Cheque

Workflow Process

**MARINE CARGO
INLAND IMPORT / EXPORT
(NEW / ADHOC / OPEN COVER)**

Doc No.	AIB-WP-MARINE-001
Rev.	1
Date	01/08/2019
Page	4 of 4

Master Copy



Not valid without original Red Stamp

Distribution Copy

Not valid without original Red Stamp

Prepared By:

Verified By:

Approved By: