Mr. OUSSAMA Al KAISSI
Chief Executive Officer
The Islamic Corporation for the Insurance of Investment
& Export Credit (ICIEC)

Ref. ESK/MD 23:031
Date: 18th of Dec 2023

Subject: Status of the ESKADENIA Software Systems Implementation Project at ICIEC

السلام عليكم ورحمة الله وبركاته

Dear Mr. KAISSI,

Thank you for your later dated the 10th of December. The letter did not regretfully address the main issue of the difference of opinion between our teams and that is the additional Out-of-Scope Points the ICIEC team insists to include in the delivery before the Credit Insurance System UAT or Going Live.

To make this letter concise, I have attached three Appendices to it as follows;

Appendix No. 1: Contains an Excel Sheet of the list of 31 Out-of-Scope Credit Insurance System's Points that were raised by ICIEC IT team during the Change Requests Verification Sessions conducted during 2023 where we kindly request the ICIEC team to indicate where each point came from as compared with the signed scope documents of the three signed Change Requests and if it is really a show stopper to go live.

Appendix No. 2: ESKADENIA's technical response to the points included in your most recent letter.

Appendix No. 3: The suggested ESKADENIA Project Time Plan based on the exclusion of the Out-of-Scope Points listed in Appendix No. 1.

I would like to reiterate that we strongly believe that ESKADENIA has actually delivered state of the art systems and that ICIEC will greatly benefit from taking the delivered systems in to actual operation. This is a big achievement in terms of Digital Transformation of the ICIEC working environment. The main drawback we have is the insistence of the ICIEC staff on the inclusion of the additional Out of Scope Points in the current delivery.

I would like therefore to suggest that we send two of our senior staff who have been involved in the project from day one to visit ICEIC for a face-to-face meeting with the ICEIC Project's Team to discuss how we can agree on a Project Plan to close the project within two to three months based on deferring the Out-of-Scope Points to post Going Live.

ESKADENIA is committed to the success of the project and our staff will be cooperative in making sure that the deferred requirements will be discussed and agreed directly after Going Live with the agreed scope of the project.

We look forward to your positive response as we are sure that we are very close to making this project a great success for both parties.

**With our best regards,**

Nael Salah

**Nael Salah**
**Managing Director**
**ESKADENIA Software**

Mr. OUSSAMA Al KAISSI
Chief Executive Officer
The Islamic Corporation for the Insurance of Investment
& Export Credit (ICIEC)

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# APPENDIX No. (1)

## CRs Verification 2023

## 31 Out of Scope Points

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| # | CR No. | CR Point Description | ICIEC IT Verification Remarks (New Changes Requested) | ESKADENIA's Response |
|---|---|---|---|---|
| 1 | CR 01_2022 | - It is preferable that ICIEC Finance team will be responsible of handling financial integration at the beginning, to verify & assure everything is in place | Remark #1:<br>Posting (issuing of invoices) shall take place automatically without any manual intervention & as per ICIEC feedback, this point shall be ready before UAT (Change). | The CR point was raised during training sessions on the (04/07/2021) and it's mentioned in the CR as a remark with 0 estimation i.e., no kind of development was/ shall be applied.<br><br>It was agreed (as mentioned in the CR point) that invoices will be issued manually through the Financial Integration page and will be the responsibility of ICIEC's Finance Division at the beginning of the implementation to verify that all accounts are in place before posting them (with a single click); afterwards it would become the responsibility of UW Support. (The currently implemented behavior is based on the Insurance Industry best practices).<br><br>ICIEC's requested functionality to have automatic posting without any intervention/ or revision will require a huge effort to be implemented all over the transaction pages in the system. |
| 2 | CR 01_2022 | - Submission reason shall differ according to entry (first time, re-submission etc.). Submission reasons per stage (NBI, Application, Policy) are re-shared by ICIEC IT to consider. | Whenever we convert an application to a policy it should be automatically finalized. // CHANGE | The original CR 01_2022 point (#2.8) was raised during training sessions on the (20/06/2021) and is mentioned in the CR as a 'bug' with 0 estimation. It was agreed that upon new submission, submission reasons shall be filtered according to previous submission reason, policy type and document type. This was implemented with issues which were fixed & verified during CR verification sessions. Newly requested option to merge between convert application to policy & finalize policy features is a new request irrelevant to the CR point.<br><br>Under the original scope of the BRD - point 7.5 it is mentioned that the application; "* Convert to Policy: upon application assessment, finalization and approval, conversion to policy is facilitated through a single transaction." |
| 3 | CR 01_2022 | Temporary solution to export the needed credit insurance data "Portfolio Sheet" to excel | A number of columns should be calculated as per defined formulas that need to be shared by Das as greed during verification sessions. Moreover, according to feedback, formulas change from time to time therefore report has to calculate the values for each period according to the respective formula. | In the originally shared Portfolio sheet template documented in the CR01-2022, no formulas were mentioned or provided. RCL exposure formula has been implemented by ESKADENIA but according to latest feedback received on 06/11/2023, the calculations differ from time to time; moreover, there are exceptional cases which need to be implemented in a static manner in the code itself (if new cases need to be considered, this will require update to the static code manually).<br>According to shared feedback by ICIEC there are additional cases to be considered for specific policies & **have not been yet shared with ESKADENIA.** |

<table>
<tr><td>4</td><td>CR 01_2022</td><td>- Customer Portal only -<br>Check internally whether we can automate the privileges & access authority (Full, save, submit & view only).<br>§ For CSTP, BMP & DCIP (all commercial products even for new ones) once policy is issued, auto-registration shall be triggered while for STP & Sovereign products, auto-registration will take place upon submission of the NBI & enquiry respectively.</td><td>Remark #2:<br>After 1st login, user must be forced to change the password (password shall be oftenly revised i.e. password can be valid for a certain period of time but after that it has to be changed again). (19/07/2023)</td><td>There is no mention in the scope that after auto-registration & once user tries to login in the portal for 1st time, he/she must be forced to change the password.<br><br>It's not mentioned even under the password management policy shared by ICIEC on (29/12/2021).</td></tr>
<tr><td>5</td><td>CR 01_2020</td><td>"Statement of Account" feature:<br>1. Option addition to filter CSOA according to the Currency, Full or Outstanding Balance.<br>2. Implement same layout of the financial CSOA.<br>3. Ability to select outstanding transactions (Debit Notes) and attach the related payment (swift or bank transfer file) with automatic email notification for allocation purposes to the financial department copying BDD (related account manager and direct manager).</td><td>Remark #12:<br>Double check the SOA report layout with finance team 16/08/2023.<br><br>The format being requested by ICIEC is not the one available at ESKA financial side.</td><td>The originally delivered and verified SoA (during Financial UAT) differs from the shared one by ICIEC in 2 areas.<br><br>• Amendments requested on the SoA columns<br>• Below new sections to be added:<br>o Bank Details per each currency<br>o "Thank you for our business" section including the Zone Manager & Zone manager's email values.<br>o Note section in the footer</td></tr>
<tr><td>6</td><td>CR 01_2021</td><td rowspan="2">CL revision shall trigger credit information source report case submission. If the source is Coface or Credendo, then no report shall be triggered</td><td>Remark #2:<br>Revision will create a pending case under CIS first, not OCL:<br><br>Status of CIS should be disabled and changed automatically upon the taken action: request sent is already handled, but report posted should be auto selected once the report is uploaded if the user posted the case to UW.19/09/2023 // (Change)</td><td>Status of CIS is enabled and automatically changes upon the submission of request/s for reports. Once the reports are received, they have to be reflected in the submission & the user manually changes the status of the CIS. Not mentioned in the business processes nor in the scope of either the CR or the BRD.</td></tr>
<tr><td>7</td><td>CR 01_2021</td><td>Remark #7:<br>7. If there is a revision for OCL & the recommendation was to cancel limit/close file then active CLAs have also to be cancelled automatically with submission reason "Cancellation of Approval". Notifications will be shared with stakeholders & policyholders (we can later decide on the content of the notification):<br><br>For printing options; show the CLA cancellation report shared by ICIEC (Change)</td><td>Not mentioned in the scope of either the CR or the BRD.</td></tr>
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| 8 | CR 01_2021 | | Remark #9:<br>If OCL recommendation is "Nil Limit" then automatic CLAs have also to be generated & processed with 0 amount:<br><br>In OCL > UW recommendation should be validated as in approval notes (no sequence of characters or letters is allowed) 13/09/2023 Note from Das (Change) | Not mentioned in the scope of either the CR or the BRD. |
| 9 | CR 01_2021 | | Remark #10:<br>For the policy types & frequencies, it is preferable to have them configured at setup level in case there is a need to change them in the future. (Change) | Not mentioned in the business processes nor in the scope of either the CR or the BRD. Despite the fact that the process of automatic notifications or limit cancellation in case of limit non-utilization is neither mentioned in the processes nor in the scope but it has been implemented at no extra cost based on the provided details during CR verification sessions. However, at later sessions ICIEC IT team requested additional changes to have it dynamically set. |
| 10 | CR 01_2021 | | 9. Auto generate for reports and documents, and find a way to see all related buyer documents in one folder for example and not per case/submission 29/08/2023 (Change) | This request is not mentioned in the scope of either the CR or the BRD.<br>Under the current behavior, the new uploaded documents are stored in the DMS according to determined classification and can be accessed via each case/submission e.g., NBI, Application, Policy, CLA etc. |
| 11 | CR 01_2021 | | 27. Auto added Special Conditions should be per Buyers and Banks 20/09/2023 (Change) | This request is not mentioned in the business processes nor in the scope of either the CR or the BRD bearing in mind that setup data have been configured onsite with ICIEC IT team and the functionality (Conditions Setup) has been reviewed in the meanwhile with no mention that conditions shall be linked with buyer/bank. |
| 12 | CR 01_2021 | If OCL is processed and there is only one policyholder, then pending ICLs shall be approved automatically (option to differentiate between commercial & sovereign limits | 36. Country capacity that is automatically calculated should be validated whenever an approval is issued (Change) | This request is not mentioned in the business processes nor in the scope of either the CR or the BRD bearing in mind that different CR points have been requested, implemented and delivered on the particular functionality (Country Profile) in addition to free of cost changes implementation (e.g., versioning of the countries). Moreover, UAT has also been performed on it however it was never mentioned until lately that country capacity is automatically calculated and maintained along with the country profile to be validated. |
| 13 | CR 01_2021 | | 46. remove "Available Capacity" field in approval pricing page. 10/10/2023 // Change | During the UAT session on (26/10/2022), a validation was requested by ICIEC to be put in place (even if the limit exceeds available capacity, the system should save and display a message in order to perform revision of OCL and should create a pending case for OCL Revision (CIS Submission); if OCL was not revised then the system should not allow proceeding and issue the approval). Field has been added by ESKADENIA for facilitation and validation purposes. |

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| 14 | CR 01_2021 | Declarations, Adjustment for Investment declarations, in addition to RI commission (net & gross premium consideration). Reconciliation takes place as net balance rather than as a separate invoice. | 12. Treaty details tab should be available under ICL and editable in some cases. | In reference to email (IQTP -Inward Quota Share Treaty policy -- Revised User Requirements) on 26/11/2020, ICIEC IT has shared with us screenshots of the details required for IQTP (these changes have been developed and delivered by ESKADENIA at no extra cost) and it is not mentioned anywhere that treaty details shall be available also under ICL.<br><br>After revision & verification, this option is already available in the system however additional adjustments are required in case a document's classification is standard, then no editing should be allowed under ICL & this is not implemented. |
| 15 | CR 01_2021 | | 16. Adjustment amount should be applied on all invoice amount not single detail, so if we keep the adjustment amount in declaration details it should not affect the net premium. 19/10/2023 // Change | The applied adjustment is available at declarations' details (per shipment) same as RI commission, net & gross premium bearing in mind that declaration's structure was modified to become master/detail lately at no extra cost during CRs verification.<br><br>During the data migration reconciliation, there was no mention by ICIEC that this field shall be considered under the master declarations' sheet. |
| 16 | CR 01_2021 | | 17. Premium amount declaration currency should be removed, its fine to keep its space empty, check with technical team how to solve it. 19/10/2023 // Change | It is recommended to maintain it in order to present the premium in all (declaration, invoice & local) currencies to assure accuracy. This point is irrelevant to the CR point; moreover, it was not raised during held UAT sessions for the declaration's module with ICIEC business users. |
| 17 | CR 01_2021 | Declarations-DCIP, following list of options shall be reflected:<br>1. Payments Received<br>2. Matured Transactions<br>3. Exposure Management<br>4. Confirmed Pipeline | 5. check invoice issuance for matured transactions // Change | Related to point #1 - automatic issuance of invoices.<br><br>It was agreed that invoices will be issued manually from Financial Integration page and will be the responsibility of Finance department at the beginning of the implementation to verify that all accounts are in place; afterwards it would become the responsibility of UW Support. |
| 18 | CR 01_2021 | | 12. Payments Received > add currency field and exchange rate before total payment received, but ICIEC Share Received will be in USD. (11/10/2023) // Change | In the implemented scope in Credit during the CR verification, it was requested to disable the currency & always set it similar to the invoice currency. However, this request contradicts with the implemented in the system. This is also not available in the shared demo/presentation of the DCIP portal shared by ICIEC. |
| 19 | CR 01_2021 | | 17. Payment Received > popup > add Confirmation Rate, Payment Date will be by default Due Date and once payment is received user can change it, LC Reference and Bill Reference should be retrieved from monthly declarations page, in the grid rename "Save" to "Update". (16/10/2023) // Change | Majority of the point was implemented by ESKADENIA at no extra cost (although they are not available in the shared demo/presentation of the DCIP portal shared by ICIEC) nor in the signed scope of the BRD & CRs, except the option related to changing the payment once it is received which is also a change. |
| 21 | CR 01_2021 | | 21. Add the ability to allow user to change either Total LC Value & Due Date, update the original record but keep the history for reporting purposes. Make sure that all following calculations will take place according to the new LC value (22/10/2023). // Change | This functionality is not available in the shared demo/presentation of the DCIP portal shared by ICIEC. Nor in the signed scope documents. |

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| 22 | CR 01_2021 | | 24. LC Reference, Bill Reference & LC Expiry Date to become 2nd row + replace LC expiry date with due date i.e. remove LC expiry date + Confirmation Rate, Confirmation Date & ICIEC Rate in one row (22/10/2023). // Change | In the implemented scope in Credit during the CR verification, it was requested to change the representation and order of the field's multiple times & each time a new change was requested bearing in mind that they are also not available in the shared demo/presentation of the DCIP portal shared by ICIEC nor in the signed scope of the BRD & CRs |
| 23 | CR 01_2021 | | 27. Matured Transactions > Add Bill Reference after the LC Reference (22/10/2023). // Change | |
| 24 | CR 01_2021 | | 32. Monthly Declaration > ICIEC share of LC in the below grid is being calculated depending of the ICIEC Share % defined in approval regardless of the value saved in popup. 25/10/2023 // Change | ICIEC Share of LC is maintained in the system acquired from Approval level & there is no possibility to amend it by the client at DCIP Portal declaration level.<br><br>Data migration templates were shared, data filled & migrated to the system yet no feedback has been received indicating that there are missing fields even until later stages. |
| 25 | CR 01_2021 | | 35. Premium should be calculated and displayed in payment received formula is shared and saved 25/10/2023 // Change | Data migration templates were shared, data filled & migrated to the system yet no feedback has been received indicating that there are missing fields even until later stages. |

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| 26 | CR 01_2020 | IQTP (Inward Quota Share), no invoice shall be issued nor any premium will be calculated. Also, no distribution will take and no treaty statement will be generated; the insurer will provide the quarterly treaty statement which will be uploaded in the system and respective details will be generated (i.e. invoice, automatic dummy approvals creation which will help identify the business insured and exposure and will be valid until the next bordereau). On a side note, the quarterly treaty statement provided, usually represents distribution to top ten countries. | Pre-TrT import Process at Production:<br>1- At the time of entity manual submission, it's shouldn't be mandatory link the document with that entity as a pending case shall be triggered for the user who executed the registration, so in the Entity definition process we shall remove the step of attaching document NO to the entity as pre-requisite for entity clearance approval trigger.<br>2- At application and policy pages we shall apply the following:<br>- Remove the client currency field.<br>- Leader Company selection at the entry page shall be optional and hide.<br>- The user shall refer to the Transaction Tab - Treaty Details - Treaty Terms and conditions - Retention/Commission - Other Retention.<br>Under this section the user shall select the participants and theirs share% but it will be optional step as it's now.<br>- Application No shall has the policy holder country in its segmentation setup.<br>- Renewal Process of this policy shall be processed same as other lOB's regarding version No etc. so no changes required here as long as it follows other products renewal process.<br>3- At Policy Finalization in Production-dynamic issuance of OCL/CLA/Approvals.:<br>- OCL Recommended amount shall be ICIEC share NOT ECA Credit Limit same as we have now at approval.<br>- With dynamic issuance of Credit Limit Applications, the version number of ICL is missing which should be automatically filled.<br>- With dynamic issuance of OCL and Credit Limit Application, ICL "Application" NO and OCL references shall be different per buyer.<br>- With dynamic issuance of OCL at OCL Details - UW Recommendation value shall be by default: Approve Limit.<br>At TrT import Process at Reinsurance:<br>1- At Declaration page we shall change the following:<br>- The declaration type field list of values will affect insured amount and stand by, as for IQTP it shall be automatically filled with same value we had now.<br>- With dynamic issuance of declaration the final premium rate and credit | IQTP Import process was shared in a document with ICIEC and after adding their comments : Final document re-shared on : Mon 19/06/2023 2:53 PM<br>,<br>subject : RE: ICIEC :: CR 01_2020 :: IQTP Import process.<br><br>The first section represent additional notes added during the verification sessions on the shared Final scope which ESKADENIA applied all at no extra cost.<br><br>The Second section represent the new requests beyond the original scope (BRD and CRs) received during last verification session which ESKADENIA considered as changes. |

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| | | | period checkboxes must be unchecked by default.<br>- The Ceded Declaration amount field, Retained Declaration amount and Adjustment amount field shall be hidden for all except for business type: inward & policy types: IQTP, IFRS, & IXOL with consideration to MASTER / Child policy and Standard/ Whole turnover.<br>- IQTP non-underwritten by default is master, whole turnover policy where we only hide Ceded Declaration amount field.<br>- The shipment date shall be by default the first day of the declaration month as selected at the import page.<br>2- At Import page we shall change the following:<br>- Instead of importing the transaction sheet and TRT statement sheet, we add a new field to retrieve the policy Number on which the TRT statement upload sheet will refer to with the selected policy holder, so the transaction upload option shall be removed from page & replaced with policy number suggest field which will only retrieve inward IQTP policies with non-underwritten check box unchecked.<br>Enhancements :<br>** On import page rename currency to declaration currency.<br>** Show ultimate risk at declaration | |
| 27 | CR 01_2020 | | 1. Show ultimate risk at declaration<br>2. Don't allow the user to insert a sign in the amount column at the TRT import sheet.<br>3. Don't issue declaration if ceded premium = 0.<br>4. Add note section to the sheet and include in the view of treaty statement after import.<br>5. On treaty statement voucher reverse, auto generation of declaration in minus for the reversed voucher import ID.<br>6. Rename the Amount at import sheet to Declaration Currency Amount. | |
| 33 | | Not related to a specific CR point | Approval & Notification page to be developed instead of pop-up | It is not mentioned in the scope of either the CR or the BRD. |
| 34 | | Not related to a specific CR point | Approve button to be added to the pages instead of pop-up | It is not mentioned in the scope of either the CR or the BRD. |

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| 35 | | Not related to a specific CR point | Change: Countries profiles, shall consider the standard region in addition to ICIEC region classification (zone) in order to automate emails & assignments. The data will be shared by ICIEC IT. | This point was raised during UAT held sessions on (17/07/2022) & it is not related to a specific CR point nor it's mentioned in the scope of either the CR or the BRD. |
| 36 | | Not related to a specific CR point | Dashboards within Credit for specific insights (KPIs, utilized limits, etc.). | The provided list of reports/ templates mentioned under the Credit Insurance BRD, were already developed but additional ones outside of the BRD are not part of the scope.<br><br>The dashboards within Credit for specific insights (KPIs, utilized limits, etc.) are not mentioned in the scope of either the CRs or the BRD. |
| 37 | | Not related to a specific CR point | (Non-Inclusive)<br>Add fields (27 field) at:<br>1. Documents<br>2. Fees<br>3. Loss Payee<br>4. Declarations<br>5. Document Share | In reference to the signed & approved BRD, all of the mockups of the Credit Insurance pages were included presenting the fields, actions and lists (grids); the requested fields were not mentioned anywhere in the scope of the BRD & the CRs. Data migration templates were shared, data filled & migrated to the system yet not feedback has been received indicating that there are missing fields until later stages, during the data reconciliation activities. |

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Mr. OUSSAMA Al KAISSI
Chief Executive Officer
The Islamic Corporation for the Insurance of Investment & Export Credit (ICIEC)

Ref. ESK/MD 23:031
Date: 18th of Dec 2023

# APPENDIX No. (2)

## ESKADENIA Technical Response to ICIEC Management Letter

**Ref. No: 80/ CEO – Office / 25846-6 / 45 dated 10 Dec 2023**

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**Reference is made to some of the points mentioned in your letter Ref. No: 80/ CEO – Office / 25846-6 / 45 dated 10 Dec 2023, you can find our response beside each point No.**

- **Point (3)**; ICIEC has provided us with an access to ICIEC IMS system along with the documentations (noting that not all areas were accessible due to the inability to replicate the environment based on ICIEC feedback), however, based on the conducted sessions with ICIEC team, ESKADENIA has analyzed, designed and defined the scope; the Credit Insurance, Reinsurance & Portals pages & mockups indicating the fields & actions were included in the Business Requirement Document (BRD), ICIEC team on the other hand, have reviewed the scope documents, and amendments were applied to the scope based on the shared feedback, and we've reached the Final Scope document that was approved and signed by ICIEC team. The signed scope documents are **the only reference** for the scope, and as you rightly mentioned in your letter dated 05 Nov 2023, "The verbal communication between the ICIEC & the ESKADENIA team don't constitute any binding decision or commitment between ICIEC & ESKADENIA in this engagement (Signed Contract)" so the additional requests shared with ESKADENIA after approving the scope are not covered, Knowing that ESKADENIA has developed & delivered a huge number of additional (out of the scope) points at no extra charge on ICIEC with good faith, knowing that the development & the delivery of these points took huge effort, time & cost of ESKADENIA's assigned team, but unfortunately, with limited recognition from ICIEC's side.

- **Point (4);** During the project duration, ESKADENIA has allocated efforts on extra activities that are not bound to the project SoW, the extra activities are not limited to the below:

  - Azure Environments Restructuring (Test & Production)
  - 2020 & 2021: Proposal for Digitalization of Risk Management Processes and Resources - IT Paper
  - 2022: New Delegation of Authority (DoA) v11 Internal Analysis and PowerPoint preparation
  - 2020, 2021 & 2022: RCL Scope Discussion and Analysis Activities (From RCL to Credit Insurance System) with RCL team & ICIEC Risk Division, Analysis of the exposure data sheet template, Limit system REST API, REST Webservices
  - 2021: Sukuk Insurance Policy - Processes and Procedures (Many discussions held with ICIEC team but details were still missing)
  - 2021; CR 01_2021 Changes implemented at no extra charge on ICIEC in good faith
  - 2022: CR 01_2022 Changes implemented at no extra charge on ICIEC in good faith
  - UAT & CRs Verification additional points developed & delivered at no extra charge on ICIEC in good faith

- **Point (8);** you've mentioned that the delivered scope is cropped & the business was wrongly translated in addition to the limited experience of the ESKADENIA assigned team.

  ESKADENIA has proven its vast experience in the Insurance Industry with proven top-notch solutions delivered to our customers worldwide, while back in 2019, our grasp of ICIEC's specific requirements was limited, and many gap analysis & business sessions were conducted with ICIEC team (IT & Business Users), where the scope documents were reviewed and updated based on the feedback received.

  The products scope documents (BRD, Business Processes and CRs (01_2020, 01_2021, & 01_2022)) were discussed, reviewed by ICIEC IT & Business users who've shared their feedback and updates were applied to the scope before reaching the Final version of the scope where ICIEC has **officially approved & signed it off**.

  Please refer to Appendix No. (1) the shows the 31 additional requirements raised by ICIEC IT team during the CRs verification sessions conducted this year 2023, these points were assessed by ESKADENIA's Change Control Board which have identified these points out of **signed** scope, bearing in mind that these additional out of the scope points need analysis by the team to determine the business & impact, also, since the same note shared in your recent letters that these points are part of the scope (from ICIEC's point of view), we ask you to include **the evidence** beside each point from the **signed scope documents** that indicates these points are cropped.

Also, from the previously conducted UAT sessions, ICIEC business users have also requested for new points out of the signed scope (around 210 points), and based on ICIEC's feedback, this list is considered as void.

- **Point (9)(a);** ICIEC asked to verify 186 log points of the CRs in your letter, but based on the email shared by ICIEC on 11 Dec 2023, ICIEC's asked to verify 189 points, ESKADENIA team have reviewed these 189 points based on the previous verification sessions conducted with ICIEC back in 2020, 2021 & on this year 2023 on the three CRs, the verification results were shared with ICIEC team in 2020, 2021 & 2023.

  The updated No. of points to be verified are 26 not 189 based on the assessment done on the verification results shared with ICIEC in 2020, 2021 & this year 2023. Our team have asked to discuss the results with ICIEC IT team where the latter responded back that ICIEC is waiting for the Eskadenia Management to reply on the latest ICIEC Management Letter dated 10 Dec 2023 to allow them to proceed further on any deliverables mentioned under paragraph 9 in same letter.

- **Point (9)(b);** you've mentioned to "finalize the missed scope of "New Product" that enables ICIEC to manage the setup of new products or maintain existing products of ICIEC without any intervention by ESKADENIA and without any backbone changes of the system".

  ESKADENIA has delivered a robust setup module, the products setup can be defined by the IT team at ICIEC; under the Credit Insurance and through the Insurance Classes & Policy Types page, you can define new products that shall be covered under either Commercial or Sovereign line of business (LoB) with the consideration of the underlying Sub LoB (ex. Trade Domestic, etc.) but not everything can be built dynamically as we should have a base for the solution that need to be carefully developed and any business logic, business details, integration, calculation, Special relations, and DB procedures must be technically taken into consideration and must be hardcoded.

  For example, all of the products under the IMS are hardcoded and even they have specific pages developed for them.

  While in the credit insurance system, you can create any product you want under the previously defined LoB and Sub LoB, as the product will follow the characteristics covered by that LoB & Sub LoB. Without having the need to develop it again.

  All Credit Insurance Setup UAT scenarios were tested with ICIEC IT team and passed as communicated with ICIEC on 15 Jun 2021

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ICIEC :: Credit Setup :: UAT Document Results

LM Laisan Mobaideen

Reply | Reply All | Forward | ...

To Mohamad El Sayed; Reyaz Ahmad Wani; Dhirendra Das; Firoz Anwar Shaikh; Abdul Ghani; Fateh M. Kashif

Tue 6/15/2021 11:57 AM

Cc Radwan Al-Jundi; Sireen Aqrabawi; Mohammad Abuaysheh

ICIEC_Credit Insurance_UAT_Setup_1_ICIEC Comments.docx
2 MB

Dear All,

Please find attached the Credit Setup & Configurations UAT Document updated and you can find the results and remarks added.

All testing scenarios passed.

**Thanks,**

**Laisan Mobaideen, PMP®, ITIL®** | Project Manager – Insurance Business Unit.
☎ +962 6 5510717 - Ext: 199

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***Software Innovations** To The Global Market*

Also, before the Training & UAT of the Setup module, ICIEC has shared an enquiry in 2020 about the new products setup and ESKADENIA has clearly answered it as shown below

**From:** Mohamad El Sayed [mailto:MSayed@isdb.org]
**Sent:** Tuesday, September 22, 2020 2:34 PM
**To:** Laisan Mobaideen
**Cc:** Radwan Al-Jundi; Ahmad Samara; Reyaz Ahmad Wani
**Subject:** ICIEC :: New Products Setup in Credit Insurance / Portals

Dear Laisan,

I need to have a clarification on the below point of the system regarding the setup of updating existing products or adding new products to the system(s). As per the Statement of Work, item 3.3.7, screenshot below :

**3.3.7. New Products**

The ITS must provide a comprehensive, fully integrated and active front-end system that can match business's ongoing requirements.

**Functionalities:**

- Flexibility to set up, define and test new Takaful products

ICIEC must be able to update existing products defined already in the system(s) or adding new products in the system(s), can you verify this?

If yes then fine with us if not, that means ICIEC has to go to Eskadenia whenever a product has any changes or adding a new product(s). My question is, what is the type of such request?. Is it part of support or a change request?

If it will be a normal support activities, this is fine with us but if it will be a change request, then Eskadenia has to make sure to deliver this facility of updating existing products or adding new products as per the Statement of work.

Your kindly clarification is needed on this important point.

Thank You

With my Best Regards

**Mohamad El Sayed**
Manager
Information Technology Division
Finance and IT Department

ESKADENIA
SOFTWARE

**From:** Laisan Mobaideen <L.Mobaideen@eskadenia.com>
**Sent:** Tuesday, September 22, 2020 4:18 PM
**To:** Mohamad El Sayed
**Cc:** R.Al-Jundi; Ahmad Samara; Reyaz Ahmad Wani
**Subject:** RE: ICIEC :: New Products Setup in Credit Insurance / Portals

EXTERNAL EMAIL: **Do not click links or open attachments unless you recognize the sender, otherwise report this email as phishing**

Dear Mohamad,

Referring to the signed BRD for Credit Insurance & Business Channels; the products setup can by defined by the IT team at ICIEC; under the Credit Insurance and through the Insurance Classes & Policy Types page, you can define new products that shall be covered under either Commercial or Sovereign LoB with the consideration of the underlying Sub LoB (ex. Trade Domestic, etc.) same as what was defined during the onsite setup definition phase. And under the Customer Portal; there is a product builder module where you can create a product page under the portal itself based on the product that's already defined in the credit insurance system:

1. **Credit Insurance BRD:**

**12.5 Reference to section 3.3.7 – New Products**

| # | SoW Requirement | ESKA Comments |
|---|---|---|
| 1 | Flexibility to set up, define and test new Takaful products | Possible via "Insurance Classes" setup page whereby all available products (insurance classes) offered along with subsequent policy types can be defined and configured |
| 2 | Ability to set new products in a test environment before migrating to live environment / production | Possible providing that a test environment is available |

2. **Under the Customer Portal BRD – Please check Product Builder Section.**

But if a new product will be needed where the logic, details, behavior, and calculation will be different than **the 8 Sub LoBs** that were developed under the project, this will need development from ESKADENIA side.

**Thanks,**
**Laisan Mobaideen, ITIL** | Project Manager – Insurance Software Department
☎ +962 6 5510717 - Ext. 199

ESKADENIA
SOFTWARE

**From:** Mohamad El Sayed [mailto:MSayed@isdb.org]
**Sent:** Tuesday, September 22, 2020 4:30 PM
**To:** Laisan Mobaideen
**Cc:** Radwan Al-Jundi; Ahmad Samara; Reyaz Ahmad Wani
**Subject:** Re: ICIEC :: New Products Setup in Credit Insurance / Portals

Dear Laisan

Thank you very much for your email below and for sure we have the test environment as Eskadenia Team are currently using it.

I would kindly urge you and your team to change whatever is hardcoded in product development in the system and convert it into configurable options as this is the main feature needed by ICIEC in system to grow dynamically with ICIEC future business needs and strategies especially in the 8 LoBs you are referring.

Also, we need to have a training on setting up a new product and modifying an existing product for IT Team. Also we need to include this in the acceptance testing sessions.

Kindly, plan the needed sessions to have the required training and testing sessions of such important requirement.

Best regards

**Mohamad El Sayed**
Manager
Information Technology Division
Finance and IT Department
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مجموعة البنك الإسلامي للتنمية Islamic Development Bank Group

ESKADENIA
SOFTWARE

LM Laisan Mobaideen
To 'Mohamad El Sayed'
Cc Radwan Al-Jundi; Ahmad Samara; Reyaz Ahmad Wani

Reply | Reply All | Forward | ...

Tue 9/22/2020 5:17 PM

Dear Mohamad,

Under Every system you'll find a setup & configuration module that provides the facility for the IT team under any company with the capability to configure the systems' setup based on their needs.

But not everything can be built dynamically through any system actually, as we should have a base for the solution that need to be carefully developed and any business logic, business details, integration, calculation, Special relations, and DB procedures be technically taken into consideration and must be hardcoded.

For example all of the products currently under the IIMS are hardcoded and even they have specific pages developed for them.

While in the credit insurance system you can create any product you want under the previously defined LoB and Sub LoB, as the product will follow the characteristics covered by the LoB & Sub LoB. Without having the need to develop it again.

But in future, if ICIEC will have a new LoB other than Commercial & Sovereign, or a new Sub LoB other than the 8 Subs developed; ESKADENIA need to develop the base for the new LoB/ Sub LoB, and ICIEC can build the products under them similarly as what was done during the setup definition phase.

**Thanks,**
**Laisan Mobaideen, ITIL** | Project Manager – Insurance Software Department
☎ +962 6 5510717 - Ext 199

ESKADENIA
SOFTWARE

- **Point (9)(f)**; Onsite User Acceptance Testing, and in many previous letters shared by ICIEC, it was mentioned that integration with RCL limits management system is covered, while under the signed scope document of the CR 01_2022, point (3.1), it's clearly mentioned there's no direct integration with RCL, while a temporary solution is implemented to export the needed credit insurance data "Portfolio Sheet" to excel, so the integration with RCL is not covered under the scope, noting that till this date, ICIEC didn't share the formulas that shall be considered under the exposure report (knowing that this is a new request that wasn't shared previously with us), besides, the UAT of integration with SAP-GL, SWIFT & Reuters were already conducted and passed.

- **Point (9)(g)**; As per the signed agreements, ESKADENIA will conduct the UAT activities, there's no mention of the business simulation sessions under any of the signed agreements. The business simulation sessions shall be performed by ICIEC team (without ESKADENIA's direct involvement) and the timeline for performing it shall be determined by ICIEC.

- **Point (11);** ESKADENIA is still looking for the final & very clear detailed list of the remaining Credit Insurance points, identification of the reference for each point from the signed scope documents and if the point is a stopper for going live.

- **ESKADENIA Management to respond here to Point 12, 13, 14 & 15 about the approaches & replacing ESKADENIA's key leads**
// ex. when ESKADENIA tried to assign other business resources to conduct the training & UAT activities, ICIEC rejected this approach and asked to assign Radwan specifically to conduct the sessions and he was involved from the beginning with ICIEC.
// mention the compliments shared by ICIEC on ESKADENIA PM during the PMO visit this year

- **Point (16)**; In many of your letters, you've mentioned that the delays were caused by ESKADENIA, while on the contrary, ESKADENIA has performed as per the plan, but with ICIEC's continuous open, repetitive discussions and requests in every conducted session have caused/ and is causing the delay, ESKADENIA can't determine the impact of these open discussions on the timeline for these activities (ex. CRs verification) as this can only be controlled by ICIEC. That's why we've previously requested the project plan to be put and determined with ICIEC and not by ESKADENIA alone.

- **Point (19);** Please refer to Appendix No. (3), The project proposed plan is based on the constraint that all of the additional requirements (out of signed & approved scope) raised by ICIEC will be deferred to after go live and will be processed through the scope change request (procedure, impact assessment & approval of change requests) as mentioned under section (7) of the APPENDIX (A) TO THE

MASTER SERVICES AGREEMENT, Also, no continuous open, repetitive discussions and requests will be raised by ICIEC team during the sessions as this will severely impact the timeline.

We emphasize what's mentioned under section (7) of the APPENDIX (A) "During the project, management of scope needs to be strictly enforced. All project team members should ensure that they are familiar with the scope and **ensure that the design and deliverables remain within the boundaries of this scope**.

In the event that a change to scope is identified, a Scope Change Request Form will need to be completed by the project team member who identified the change. This form will detail the nature of the scope change and the impact of the scope change to the project."