Change Request

Credit Insurance, Financial System, Customer Portal

(Before Go-Live)

CR 01_2022

For

The Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC)

ESK/MS-JOR-22:0086

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1 BACKGROUND

According to online training sessions held, various additional requirements have been discussed and received from ICIEC's side therefore the particular change request was initiated.

2 SCOPE OF WORK

2.1 Change Requests

No	Description	Man-days	Ref # in the Log Sheet
1	**Credit Insurance – Reinsurance**		
1.1	- CLA document reinsurance will be inherited from previous OCL reinsurance, yet reinsurance department has the option to check that distribution and decide either to keep it as is or to update it as needed based on the notification they received, they can delete the additional retention session type and obtain a reinsurance support to cover the support needed % that were previously adopted under additional retention.	**80**	-
1.2	- Special case of reinsuring CLA if the ultimate risk defined were different from the buyer. ▪ At credit limit application in production module under security tab, in case the" ultimate Risk" defined was different from the buyer himself then, we need to collect all of the approvals distribution that has been conducted on other CLA's sharing the same ultimate risk regardless of the Buyer defined on those. ▪ The distribution that we collect of session type treaty we need to deduct it out of the discretionary limit, which has been consumed by this ultimate risk buyers and we work with them as one. ▪ So the reinsurance distribution in this case will be different from the inherited reinsurance of OCL.	**33**	-
1.3	- Once the Application Status is converted to processed (Approval is issued), the underwriter must click on "Do Reinsurance" at CLA entry after the update of the status which is already covered in the original scope. Yet, the	**25**	-

	addition where on the system; the reinsurance of the approval will inherit the reinsurance applied on CLA recommended amount to approval reinsurance with no ability to update otherwise specific steps needs to be followed and will be described in separate section below (# 1.8).		
1.4	- On distribution side, the system automatically installs the last distribution session types and placements captured for the application approval. - Treaty and facultative session types, placement % of ceded and retention, while the declaration premium is being distributed over those session types placements. - The facultative commission amount will be calculated along with the Net amount, the number of instalments and fees values are retrieved from the application approval and calculated on declaration premium amount where by now the figures of the facultative session type can be posted to finance, while the figures of treaty session type can be collected in Bordereau "Treaty Statement".	**25**	-
1.5	- Reinsurance Support will be retrieved based on conditions as shown in attached BRD document – section # 3.4 "Reinsurance Support validation List", which includes ICEIC's confirmation to our list of assumption with Yes or No.	**33**	-
1.6	- In order to obtain the support needed, the Reinsurance department will be able to navigate to the page "reinsurance Support "which is included in the reinsurance module and accessible only by the reinsurance dept. - Reinsurance Support can be conducted from this tab by the Reinsurance Department team. The information of the document already retrieved and displayed under this tab. It includes the document number, name of the entity, policyholder name, and support needed % and amount. - Now, in this tab we will see two sections, the first section is related to the Latest Reinsurance Acceptance Detail which have been previously obtained for this buyer and can be used with this document distribution. - The retrieval of this part will depend on list of validations, as the Effective and Expiry Date of the reinsurance support shouldn't be outside of the document duration, if so then the system will not retrieve that support since it will be invalid for this specific document.	**102**	-

	- The system will automatically retrieve the reinsurance support that the user can actually use, comparing the dates with each other along with other criteria which we will display in details under Reinsurance support Criteria table. - The Reinsurance department will have the option to use a previously obtained support or obtain a new one instead.		
	Credit Insurance – Reinsurance Total Effort	**298**	
2	**Business Channels**		
2.1	- Customer Portal only - Check internally whether we can automate the privileges & access authority (Full, save, submit & view only). ▪ 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.	**45**	**2**
2.2	- All Portals (Customer, Agents & Banc) - CSTP > Credit Procedures > if applicant answers yes to certain questions, then possibility to upload documents shall be available.	**12**	**6**
2.3	CLA Form.jpg - All Portals (Customer, Agents & Banc) – For "Credit Limit Application – Request Limit on Buyer" for CSTP only, under section "Previous Trading Experience with the Buyer", an additional option shall be introduced "We have previous trading experience" with the following possible answers (radio-button): 1. Experience in years < 1 – no additional details. 2. Experience in years > 1 – additional question "Are the payments received on Due Date or facing any administrative delay"; if checked, then text-box to submit the "Delay in No. of Days" shall appear. 3. Experience in years > 2 – additional question "Are the payments received on Due Date or facing any	**28**	**-**

	administrative delay"; if checked, then text-box to submit the "Delay in No. of Days" shall appear. - "Additional Trading Information" shall be introduced with the below information: 1. "Below figures are in **USD**" whereby currency will be retrieved and displayed automatically from the policy currency. 2. "The first shipment/service rendered Year" label with additional numeric field to submit the year. 3. "Total value of transactions" label with additional numeric decimal field to submit the value. 4. "The value of the last 3 years transactions per year" label with 3 additional decimal numeric fields (First Year, Second Year & Third Year) to submit the values. 5. "Maximum credit amount offered" label with additional decimal numeric field to submit the amount. 6. "Maximum Credit Tenor offered" label with additional numeric field to submit the tenor in days. 7. "Current Outstanding Balance" label with additional decimal numeric field to submit the balance value. 8. "Terms of Payment used" label with additional drop down with the following options (Open Account, Sight Irrevocable Letter of Credit, Deferred Irrevocable Letter of Credit, Avalized Bank Draft, Deferred Cheque, Documents Against Acceptance). 9. "Any delays" label with additional text field to submit the description of delays, if any. 10. "Any Disputes" label with additional text field to submit the description of disputes, if any.		
	Business Channels Total Effort (Before Going Live)	**85**	
3	**RCL - Temporary Solution**		
3.1	Temporary solution to export the needed credit insurance data "Portfolio Sheet" to excel	**65**	

	Fixed rate exposure data format for ICIEC		
	RCL – Temporary Solution - Total Effort	**65**	
4	**Credit Insurance (Based on the change requested on the Business Channels # 2.3)**		
4.1	CLA Form.jpg - Additional options that will be introduced in Business Channels (as described below) will be implemented for "Credit Limit Application" for CSTP only, without any representation in the screen (in the database, CLA PDF report & APIs only); - "We have previous trading experience" with the following possible answers (radio-button): 1. Experience in years < 1 – no additional details. 2. Experience in years > 1 – additional question "Are the payments received on Due Date or facing any administrative delay"; if checked, then text-box to submit the "Delay in No. of Days" shall appear. 3. Experience in years > 2 – additional question "Are the payments received on Due Date or facing any administrative delay"; if checked, then text-box to submit the "Delay in No. of Days" shall appear. - "Additional Trading Information" shall be introduced with the below information: 1. "Below figures are in **USD**" whereby currency will be retrieved and displayed automatically from the policy currency. 2. "The first shipment/service rendered Year" label with additional numeric field to submit the year. 3. "Total value of transactions" label with additional numeric decimal field to submit the value.	**12**	**-**

	4. "The value of the last 3 years transactions per year" label with 3 additional decimal numeric fields (First Year, Second Year & Third Year) to submit the values. 5. "Maximum credit amount offered" label with additional decimal numeric field to submit the amount. 6. "Maximum Credit Tenor offered" label with additional numeric field to submit the tenor in days. 7. "Current Outstanding Balance" label with additional decimal numeric field to submit the balance value. 8. "Terms of Payment used" label with additional drop down with the following options (Open Account, Sight Irrevocable Letter of Credit, Deferred Irrevocable Letter of Credit, Avalized Bank Draft, Deferred Cheque, Documents Against Acceptance). 9. "Any delays" label with additional text field to submit the description of delays, if any. 10. "Any Disputes" label with additional text field to submit the description of disputes, if any. - All acquired details will be for informative purposes with no further impact (e.g. no impact to calculations etc.) however although the data are limited, we need to consider migration of the available.		
	Credit Insurance - Total Effort	**12**	

2.2 Change Requests (No Extra Charge)

All of the points below - except bugs – are considered new changes, however ESKADENIA will deliver the below requirements with no extra charge provided that the paid change request is approved.

No	Description	Man-days	Ref # in the Log Sheet
1	**Financial System | Already delivered and validated during the UAT**		
1.1	- Deposit entry – Adding a notification to have all un-matured transactions.	**0.5**	-
1.2	- Deposit: Deposit entry – change the below labels: - Placement date to be the value date, - Price/Certificate to be principal amount	**0.5**	-
1.3	- Sukuk entry - Change the below labels: Period Unit to be Cpn Frequency Price/Certificate to be nominal price	**0.5**	-
1.4	- Syndicated Loan - Change "loan" word to "Murabaha" word in all pages and modules.	**0.5**	-
1.5	- Chart of Accounts: Add a notification when open new account in the GL side in order to have it in another company. ▪ (This request was cancelled; the user will be able to open the account in both companies from the CoA definition)	-	-
	Financial System Total Effort	**2**	
2	**Credit Insurance**		
2.1	- Entities > As discussed, we need to make sure entities in the same group are linked to one another so that we can monitor the overall exposure/commitment on the group of buyers - needed for reinsurance treaty requirement. > Various entities are part of a group, therefore specification of the group they are related to (group	**2**	**18**

	is defined as a standalone entity), moreover the parent company of the group is also specified. It is already applied under legal status however add another option "Group Company" along with relevant details such as (name of the group, whether the company is the parent of the group & if no, what is the name of the parent of the group).		
2.2	- Entities > Update is not allowed; a new submission will be performed to do so. Rather than adding all over again, replicate an existing record copying the details, to perform any amendment.	**2**	**1**
2.3	- Entities > In the common database, display entity profile's related details without consideration of the type as this is the common profile. Assignment of types/roles shall be performed from a different section/page. Remove the entity type from search & entry + display the entity's reference no.; place the assignment of roles in a different section with representation of the respective reference no. Upon assignment of role (e.g. buyer), submission of OCL will take place.	**3**	**8**
2.4	- When entering numbers, ITS automatically adds comma to separate by every 3 digits entered. ▪ Big figures or amounts e.g. limits like applied amount, recommended amount etc. shall have no fractions. ▪ Amounts in entries & grids, shall be right aligned with comma separated. If we keep the decimal places, make sure they are only 2. ▪ Numbers (e.g. credit period) should be centre aligned. ▪ Description shall be left aligned. ▪ Premium rates shall have 4 decimal places. ▪ Invoicing shall have fractions. ▪ Review the grids to set the proper width per column	**3**	**20**
2.5	- For document information, place on the top (header) rather than a separate section.	**0.5**	**-**

	▪ At OCL, consider the details shared by ICIEC. ▪ At OCL, provision of details presentation in one page (summary) for decision purposes.		
2.6	- Insurance Terms > place policy currency as display. ▪ Place the policy currency at the top-ribbon.	**0.5**	**9**
2.7	- Open account has one country, so should be full portfolio rather than zone.	**0.5**	**14**
2.8	- 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.	**0.5**	**21**
2.9	- Signature on the reports (parameter). ▪ Signature Authority to be added as a parameter to reports where signature is required (display user & position). ▪ Show users under BDD, UW & UW Support while for some documents Claim as well.	**3**	**-**
2.10	- Headquarters is one word.	**0**	**22**
2.11	- Can the module be integrated together with the client module as online application form as it will reduce the time for data entry and duplication (process is already applied through Customer Portal which reflects to CRM & Credit as an NBI. Detailed process will be presented during UAT).	**0.5**	**-**
2.12	- There is no policy renewal under STP policy. Renewal option shall exclude STP.	**0.5**	**23**
2.13	- SMTP is no single transaction (*remark*).	**0**	**24**
2.14	- For notification, depend on the communication method to identify whether we send notification emails to a certain client or not (notifications have to be adjusted). ▪ Some of the external notifications have to consider the communication method option.	**1**	**25**

2.15	- Collapse and expand All (right click options or at the level of top title (NBI Entry) (and wherever there are several sections in one page).	**0.5**	**-**
2.16	- Declaration Rate: to be renamed (Declaration calculation method).	**0.5**	**-**
2.17	- A notification before expiry of the NBI validity for BDD to extend if needed.	**1**	**-**
2.18	- No. of Days "if Default is selected' is empty, the No. of days should be displayed. "The default is set to calendar Days" our default is 365 Days and management to confirm).	**0.5**	**26**
2.19	- Legal Status: multiple selection cannot be an option as no entity by any means can have more than one status.	**0**	**-**
2.20	- Shareholder entity: Percentage of ownership not "subscription".	**0.5**	**-**
2.21	- Goods & Services Entry: Min. % of what? - Change it to "Goods Type Min. %".	**0.5**	**10**
2.22	- Below line is missing on the screen of ITS: ▪ Percentage (%) of the Local Content/Value added (from ICIEC's Member Countries) in the Goods. ▪ Add it as a tooltip as the description is too long.	**0.5**	**11**
2.23	- Repayment method: Equal and Unequal Instalments 'No details".	**1**	**27**
2.24	- Non-claim bonus to be changed to optional instead.	**0.5**	**37**
2.25	- Place at the top (site-map), identification of the type of the policy type & the step/stage we are processing for more clarity e.g. Comm. Production > NBI > CSTP Pricing.	**1**	**-**
2.26	- "Policy holder" should be one word.	**0**	**28**
2.27	- Loss payee amount appears as 333% initially	**0.5**	**29**

2.28	- Deactivate the shareholders modification endorsement for the time being, to be re-evaluated later on.	**0.5**	**30**
2.29	- Link the invoices print-outs with the financial integration page directly. ▪ Add the premium amount to be presented along with declarations. ▪ Add the possibility to print invoices from financial integration page.	**1**	**12**
2.30	- Policy No.: It has reference and name together, this better be split for easy reading especially in longer names (unless this is temporary for training purposes). ▪ Increase the length of the field. ▪ Change the label to "Policy No. - Applicant Name".	**0.5**	**-**
2.31	- Loss payee: Loss Payee need not be entered in the database. ▪ Loss payee is a bank & already exists in the common database so ask again what is meant by this comment.	**0** **Remark**	**-**
2.32	- Sharing ownership of policy: this has never been requested / It cannot be an option to share a policy. (GLC to be consulted). This could be true in agreements but for Re-insurance module.	**0** **Remark**	**-**
2.33	- Shareholder change: should trigger a consult with GLC to re-study eligibility. However it is not only by endorsement, rather by changing Policy holder details from entity details.	**0** **Remark**	**-**
2.34	- OCL: Addition of status along with search criteria to search for active or expired NBIs. ▪ Will apply status to the search criteria.	**0.5**	**13**
2.35	- OCL: "Advanced Search" indicator to provide clarity.	**0.5**	**-**

2.36	- OCL: NBI (documents presented) shall be limited to the ones issued to these buyers/banks only.	**0.5**	**31**
2.37	- Wordings print order shall be serialized according to their selection.	**0.5**	**-**
2.38	- For MT OCLs, ICIEC to check internally & provide proper approach to be adopted	**0** **Remark for ICIEC**	**-**
2.39	- Represent the status of the approval as well, in the CLAs list.	**0.5**	**15**
	- CLA > GICA (total of expected business) shall be checked. ▪ It is total of expected business of unsecure.	**0** **Remark**	**32**
2.40	- Whenever submission of CLA on a buyer not available within the expected business list, system should restrict.	**0.5**	**33**
2.41	- Volume threshold has been reached, then identification/alert has to be triggered to control & perhaps request a policy amendment or other consideration (check recommended amount versus GICA).	**1.5**	**34**
2.42	- "No active limit is available, would you like to perform OCL revision?" rename to "Capacity is not available, would you like to perform OCL revision?"	**0.5**	**16**
2.43	- The option for having a Generic Limit should not be there (this is not a case and it will lead to issues if not selected). Which route would it take for decision (Commercial or Sovereign)? ▪ Limit type shall be mandatory & shall come from CIS (keep it enabled).	**1**	**35**
2.44	- OCL is not linked to a policy, rather, Individual Credit limit which should be linked to a policy (OCL is the total of all ICLs). Furthermore, the OCL could be both since we might have both types as ICLs, ICL that is commercial and other that is Sovereign. ▪ Document link shall be mandatory at all times.	**1**	**-**

	▪ Record type > add another option "STP". If selected, then document reference shall not be mandatory. Whenever the STP application is submitted & buyer/obligor is specified, it should reflect automatically to the OCL submission.		
2.45	- The reason and sub-reason were introduced in IIMS because a change was no possible, in ITS we should not have this and only on detailed list for all reason for a submission.	**1**	-
2.46	- Sector overview analysis as indicated earlier, must come from RMD and not part of the UW role. Any updates from RMD are reflected in the submission for UW perusal. ▪ We can utilize the "Seek View" option to request advice from RMD & submit it directly.	**0 Remark**	-
2.47	- Special conditions are presented in groups for easy search and selection (Grouping could be for ex. Credit Terms, Credit period, Securities and so on). ▪ Business users have to provide us with the classifications along with specification of each condition's type/classification.	**1**	-
2.48	- The OCL needs to be common among all commercial approvals. (Total OCL) ▪ To handle the DoA for MT and ST. ▪ It is already displayed in the limits table.	**0 Remark**	-
2.49	- Recommendations: Applied amount should be automatically coming from portal or CIS and not at submission level. ▪ Already applied but applied amount shall be disabled & come from the CIS (application).	**0.5**	**17**
2.50	- UW Consideration: Textbox is so small; it is only one line visible to write in which does not give the UW a view of the written considerations.	**0.5**	**18**
2.51	- Amount LC > maybe we need to rename it, not to confuse it with a limit set on DCIP products	**0.5**	**20**

	▪ Add the currency as well (Amount in USD).		
2.52	- Scope of Cover > extend the length of cover type & minimize the effective & expiry dates	**0.5**	**-**
2.53	- Trade & payment Experience > place every guarantor's detail on the same row/line	**0.5**	**21**
2.54	- Declarations > instead of identifying approval & reflect the buyer, identify the buyer & reflect the active approval. - Already applied in a manner where user can search by approval no. or buyer.	**0** **Remark**	**-**
2.55	- CLAs search, consider status in the pop-up & display the approval status. ▪ Status of approval is incorrectly appearing. ▪ Change the mouse cursor when hovering over a record to indicate selection (like a hand).	**1**	**36**
2.56	- Approval no. shall be filtered according to shipment dates	**0.5**	**37**
2.57	- Search by declaration month.	**0.5**	**22**
2.58	- Whenever we issue an invoice with several declarations, and the customer paid part of the full invoice, we need to find a way to tackle reversal of some of these declarations (already applied). ▪ Add a new field at search, to inquire about the invoice against which the reversal has occurred.	**1**	**23**
2.59	- Islamic Insurance rename to Wakala	**0**	**38**
2.60	- For favourite, by default reflect the same page name & user can still change it.	**0.5**	**-**
2.61	- Local currency might include more options but there is possibility to be removed so we need to further check.	**0.5**	**-**

	▪ Rename it to "Client Currency" to avoid confusion.		
2.62	- Rename Loan to Loan Guarantee (policy type).	**0.5**	**39**
2.63	- Applicant could be unknown, therefore we might apply that it is "TBD" yet whenever the enquiry will proceed to further stages, the details have to be carried forward rather than re-submitted, while only the applicant will be determined (it is already applied).	**0** **Remark**	**-**
2.64	- Investment details > rather change to transaction.	**0.5**	**24**
2.65	- NBI > premium rate is inaccurate + cover period should show all options.	**1**	**40**
2.66	- Addition of another cover type, which is the transfer risk.	**0.5**	**41**
2.67	- NHSO vs PRI, either of them can be selected but not both; however under PRI, any combination can be selected (it has already been applied).	**0** **Remark**	**-**
2.68	- Project Enterprise > rename to "Project Enterprise/Contractor".	**0.5**	**25**
2.69	- Status & stages, identification of the proper list of options along with the possibility to properly automate in order to trigger notifications for example when enquiry is about to expire etc.	**1**	**-**
2.70	- Economic impact > rename labels/titles to indicate the type of the transaction, rather than investment only + not needed at PA level. ▪ Consider process train implementation to facilitate the process & navigation.	**1**	**26**
2.71	- No. of Risks discount > validate the final outcome as the discount shall be applied on the total rather than individually on each cover.	**0** **Remark**	**42**
2.72	- Check the MA regarding investment amounts allocations under economic impact, whereby it differs according to new or existing project.	**0** **Remark**	**-**

2.73	- Disbursement intervals > option to make other options available, along with "Days" such as months & years.	**0.5**	**-**
2.74	- In the disbursements import, no. of days has to be calculated automatically rather than filled.	**2**	**120**
2.75	- Present the process of the MA submission & processing throughout the various phases (Pre-TUC, TUC etc.) refer to business processes document. ▪ To be considered for UAT.	**0** **Remark**	**43**
2.76	- Policy Holder > change to a single word & rename to "Policyholder Details Modification"	**0.5**	**44**
2.77	- Administration Matrix > shows incorrectly Commercial	**0** **Bug**	**45**
2.78	- In the process of endorsements, seek legal clearance & drafting the relevant documents. ▪ Share the list of endorsement types with business users so as they can determine which will be the endorsements for which legal clearance is required. ▪ In order to unify the process of personal details modifications (e.g. for policyholders, buyers etc.) it would be better to perform it from the common database rather than through endorsement.	**0** **Remark**	**-**
2.79	- It is preferable that ICIEC Finance team will be responsible of handling financial integration at the beginning, to verify & assure everything is in place	**0** **Remark**	**-**
2.80	- Premium page shall be made available under commercial and sovereign.	**0** **Remark**	**46**
2.81	- Rename "Premium" page to "Premium & Fees".	**0.5**	**27**
2.82	- Discuss with ESKA Finance, how we can reflect back to Credit if an invoice (not yet posted) has an issue in order to inform respective parties/users. After an invoice has been issued, finance will	**1**	**132**

	review & might reject the transaction, so need to inform the initiator accordingly. ▪ Notification has to be defined from Finance.		
2.83	- Renewal reference no. is incorrect.	**0** **Bug**	**47**
2.84	- Claims Process for NPL > rename it to avoid confusion "Claim & NPL Process"	**0.5**	**28**
2.85	- Restrict the option to remove an NPL and shall rather control through the status such as cancel or stop along with details specification (justification) of the reason in order to properly maintain full history & details. Process definition to recommend changing the status of NPL with justification & for supervisor to approve it after justification with history maintained properly. ▪ "Remove" option would be better to be hidden for all submissions/transactions; if not, then disable it through Core module. ▪ Instead of removing a transaction, users can cancel or reject it through an approval process with justification.	**0.5**	**48**
2.86	- Rename buyer to "Buyer/Obligor" with another layer for the guarantor ▪ Keep the buyer & add one more option to specify the ultimate risk; approvals shall be filter according to ultimate risk.	**4**	**3**
2.87	- In order to fasten the process of NPL submission, minimal details have to be submitted initially, policy reference, obligor then rest of details can be determined in reference to the approvals, shipments/transactions etc. ▪ It is currently applied as initially, policy no. & buyer/obligor are specified & the rest of details (approvals, transactions etc. can be determined at later stages).	**0** **Remark**	**-**
2.88	- Non-payment reason, NPL Grade & UW recommendation will come at latter stage rather than at submission, whenever the UW-er will review & decide on the case	**0.5**	**30**

	▪ Change non-payment reason & NPL grade to optional.		
2.89	- Risk type shall be retrieved automatically but cannot be changed.	**0.5**	**49**
2.90	- NPL registration date shall be presented along with the NPL info rather than policy.	**0.5**	**50**
2.91	- Reference Date & No. should not be available for direct business, only for fronting & inward to avoid confusion. Rename to External.	**0.5**	**31**
2.92	- Serialization > should be continued & same for all policy types without differentiation but adjustment in the reference no. is required for example NPL-CSTP-1-2021-3. Nevertheless, we need to discuss it with users so as to decide the final segment structure ▪ We need to check the serialization & comment about segmentation will be discarded as it will impact the current data.	**0.5**	**51**
2.93	- Under invoices details, display shipment/transaction no. along with the invoice no. ▪ Add the shipment number to differentiate properly.	**0.5**	**33**
2.94	- NPL Grade > rename to NPL Likelihood but the options have to be revised by ICIEC. ▪ Change the label. The options have already been shared & reflected.	**0.5**	**34**
2.95	- Instructions can be captured at both NPL & Claim level by the policyholder.	**1**	**-**
2.96	- There is an issue with loss payee assignment whenever specifying "Others".	**0** **Bug**	**52**
2.97	- Make sure that notification is sent to reinsurance dept even at NPL stage. ▪ Check the related notification process to make sure reinsurance dept. is added in the list of recipients.	**0** **Bug**	**53**

2.98	- Check about the claim submission report. ▪ Report will be implemented and made available at UAT.	**2**	**-**
2.99	- In the claim approval checklist, typo "Dictionary" > Discretionary.	**0.5**	**54**
2.100	- In loss reserves, approval reference no. is incorrect. ▪ Make sure all references at all pages are correct & in the agreed format (e.g. invoice, approval etc.)	**0** **Bug**	**-**
2.101	- Loss Reserve > rename to Claim Payable.	**0.5**	**35**
2.102	- If there is only one loss payee, then specification will take place automatically rather than manually other than that, it has to be selected manually	**0** **Bug**	**56**
2.103	- Claim Scheduling is not presenting details.	**0** **Bug**	**57**
2.104	- Bank & account details shall be mandatory to process the claim rather than optional.	**0.5**	**-**
2.105	- In a later time, hold a brief session with BR. Ali, how nullification of provisions takes place & is reflected to the Finance (session held).	**0** **Remark Already Done**	**-**
2.106	- Inform DM team > All related data have to be migrated (production, claims along with relevant financial transactions etc.)	**0** **Remark Already Done**	**58**
2.107	- FIIP NBI > There is subject that shall appear on the top and it is missing (beyond it there is a line as separator). ▪ Check "FIIP NBI Template" report.	**0** **Bug**	**59**
2.108	- Max Insured Percent % > disable the 100%, if it is bank then the default percent should be 95 while for corporate should be 90 with the possibility to further change it ▪ For IFRP & IQTP it could be possible to be 100%.	**1**	**60**

2.109	- Rename non-claim bonus to no-claim bonus	**0.5**	**37**
2.110	- STP - CF will be utilized for Sovereign.	**0** **Remark**	**61**
2.111	- Min. of premium is determined as a percent of the expected premium	**0** **Remark**	-
	Credit Insurance Total Effort	**65.5**	
3	**Business Channels**		
3.1	- Customer Portal only - Registration option is not required	**2**	**1**
3.2	- Customer Portal only - Check internally regarding the existing users & how we can migrate their existing credentials.	**1**	**2**
3.3	- Customer Portal only - Setup for DCMS configurations.	**0** **Remark already done**	**5**
3.4	- For users manuals (DCMS & Administration), description shall be in process-oriented manner (e.g. define user, assign role, specify privileges etc. or issue a policy along with all relevant details & actions).	**0** **Remark**	**1**
3.5	- Customer Portal only - At CP pages where dashboards appear, change the mouse cursor to a hand for example in order to alert the user that click shall occur (e.g. declarations).	**1**	**2**
3.6	- All Portals (Customer, Agents & Banc) - For losses incurred, we need to add the currency as well.	**0.5**	**4**
3.7	- All Portals (Customer, Agents & Banc) - In issuance, at last step, change button's label to submit instead of next.	**0.5**	**4**
3.8	- All Portals (Customer, Agents & Banc) - ICIEC IT will share the guidelines for the password pattern to be applied on the Portal.	**0** **Remark ICIEC will use AD**	-
3.9	- All Portals (Customer, Agents & Banc) - DCIP > set the default value of radio buttons to no & if yes,	**0.5**	**6**

	then for example insurance provider name has to be filled.		
3.10	- All Portals (Customer, Agents & Banc) - Upon successful submission of the NBI, send two emails, one for the prospect & another to the division manager according to the country of the applicant. ▪ Request from business users the email template.	1	-
3.11	- All Portals (Customer, Agents & Banc) - BMP > add a note (label) to indicate that business turnover details are mandatory to facilitate the submission rather than display a message when the user presses on next.	0.5	5
3.12	- All Portals (Customer, Agents & Banc) - For grids, whenever figures/numbers appear, align them on the right.	2	7
3.13	- All Portals (Customer, Agents & Banc) - Number of major buyers/banks should be limited to maximum 7.	1	8
3.14	- All Portals (Customer, Agents & Banc) - STP > Company Type, replace option none with "Other" to specify the type of the company. ▪ Replace "None" with "Other".	0.5	7
3.15	- All Portals (Customer, Agents & Banc) - If the company is a sub, details of the holding company appear; they are mandatory so asterisk has to appear to indicate that these details are mandatory.	1	9
3.16	- All Portals (Customer, Agents & Banc) - STP > On previous, buyer details disappear.	0 Bug	10
3.17	- All Portals (Customer, Agents & Banc) - STP > Buyer's Details > If there is a delay & applicant answers with yes, then add a free text for applicant to fill details of the delays.	0.5	8
3.18	- All Portals (Customer, Agents & Banc) - STP > Whenever the goods/services are filled along with	1	-

	the added value, validate it versus the min. & if not eligible, then alert the user that the transaction is not eligible & they won' be able to further proceed.		
3.19	- All Portals (Customer, Agents & Banc) - Investment > Project Details shall be mandatory.	**0.5**	**9**
3.20	- Customer Portal only - Re-arrange the products' order on the portal (feedback will be received by ICIEC). ▪ Financial Institutions > DCIP, BMP & Finance ▪ Exporters ▪ Investors ▪ ECAs	**0.5**	**10**
3.21	- All Portals (Customer, Agents & Banc) - Buyer name should allow special characters.	**0.5**	**11**
3.22	- All Portals (Customer, Agents & Banc) - For Invoice No., do not display the declaration no. but the actual invoice no. (P/43/00001).	**0.5**	**12**
3.23	- All Portals (Customer, Agents & Banc) - Under NPL & Claim, add another question to identify whether the transaction has been discounted by a loss payee bank, name the bank & contact details of the bank (all export related products). Add a new question as a free text with no impact.	**1**	**-**
3.24	- All Portals (Customer, Agents & Banc) - Under the buyers' portfolio, add the status to display pending cases as well.	**0.5**	**11**
3.25	- All Portals (Customer, Agents & Banc) - Appeal shall be restricted to cases where the approved limit is either 0 (cancelled or for any other reason) or the approved limit is less than the requested one.	**0.5**	**14**
3.26	- All Portals (Customer, Agents & Banc) - In the buyers' portfolio, specify the policy no.	**0.5**	**-**
3.27	- Customer Portal only - Assess the efforts to apply the possibility to specify the policy no. in the beginning when user logs in & eliminate it within the features/pages. If we preserve the current option, then make sure that policy no. selection is reflected at all features. If policyholder has one	**3**	**15**

	policy, set it selected by default, if more, then user has to select it. ▪ Make sure that policy no. is available within all relevant features/pages (feature implementation is in-progress & presented during UAT).		
3.28	- All Portals (Customer, Agents & Banc) - Buyer name appears empty although it has been properly submitted.	**0 Bug**	**16**
3.29	- All Portals (Customer, Agents & Banc) - STP > Exporter & buyer country is required.	**0.5**	**12**
3.30	- All Portals (Customer, Agents & Banc) - Email & address shall be mandatory.	**0.5**	**13**
3.31	- All Portals (Customer, Agents & Banc) - Shipment & repayment, payment method addition.	**1**	**-**
3.32	- All Portals (Customer, Agents & Banc) - Possibility to save application & submit it at a later time.	**2**	**3**
3.33	- All Portals (Customer, Agents & Banc) - Format numbers in the pop-ups.	**3**	**17**
	Customer Portal Total Effort	**27.5**	
4	**Credit Insurance - Reinsurance**		
4.1	Reinsurance distribution must take place at the OCL definition level through addition of new functional reinsurance buttons (Do Reinsurance & View Reinsurance).	**63**	-
4.2	- Reinsurance distribution must take place at the OCL definition level and viewed through a new distribution page under "Credit – Production module". ▪ The amount that will be used for the reinsurance distribution is the Recommended Amount. - The Underwriter will have the capability to view the available reinsurance capacity/support that he can use in this OCL reinsurance via navigating into Buyer reinsurance query page under Production module. From Reinsurance Query page under the production module the underwriter will insert the buyer's name then the system will automatically retrieve the summarization of all approvals	**40**	-

	generated for that buyer with their distribution, yet from the second tab he can view the available reinsurance support that can be used for the distribution of the transaction he defined.		
4.3	- Any reinsurance modification required on approval must start from CLA reinsurance so basically if the user defined CLA and reinsure it, then afterwards he defined Approval with no declarations yet, he must apply the following steps in order to modify the reinsurance on the approval: 1. Delete the RI distribution on Approval. 2. Delete the RI slip on Approval. 3. Delete the RI distribution on CLA. 4. Click on DO reinsurance button at CLA in production. 5. Apply the changes required by the user on the CLA distribution as he wish to have. 6. Click on DO reinsurance button at Approval in production. - The system then will automatically capture the new distribution the user desires to have on the approval.	**22**	-
	Reinsurance Total Effort	**125**	

3 ESTIMATIONS

The Effort for the delivering the required points (before going live) covers the analysis, design, development, testing, deployment, verification & UAT, Data Migration Impact, & project management activities.

Some of the No Extra Charge points are already under development.

	Change Request (Man-days)	Change Request – No Extra Charge (Man-days)	Total
RCL (temporary solution) – Credit Exposure Data Export & Download	65	0	65
Credit Insurance	12	65.5	77.5
Credit Insurance - Reinsurance	298	125	423
Business Channels - Customer Portal	85	27.5	112.5
Financial System	0	2	2
Total	460	220	680

4 FINANCIAL PART

4.1 Terms & Conditions

- All prices below are exclusive of any stamp fees, third party licenses, Hardware and any other duties.
- The price excludes any sales tax, withholding tax or any other types of tax related to KSA.

Total Cost
USD 174,800 ***(One Hundred Seventy Four Thousand Eight Hundred United States Dollars)***

4.2 Payment Terms

- 50 % upon change request signature/ PO
- 50% to be paid with the Fifth payment of SOW1 (upon delivery and acceptance of solution in Scope).

5 ACCEPTANCE OF THE PROPOSAL

Please sign below to indicate acceptance of the Proposal

The Islamic Corporation for the Insurance of Investment and Export Credit	ESKADENIA Software
Oussama Kaissi 27/6/22	Nael Salah 28/6/2022
Date:	Date:

ICIEC

المؤسسة الإسلامية لتأمين الاستثمار و ائتمان الصادرات

Mohamed Yaseen

ESKADENIA
SOFTWARE

6 Appendix A – Reinsurance BRD

6.1 Purpose Of the Appendix

The purpose of this appendix is to provide the business requirements of ICIEC proportional Reinsurance business process.

The document addresses the need to clearly define and understand the business need from ICIEC perspective. It will also define the impact on internal and external areas within the business.

All business requirements for the solution in terms of the following are defined:

- Required Functionality.
- Business Processes involved.

6.2 Introduction

The Document will cover main Base of Reinsurance; Setup and Processes of:

- Proportional distribution pre approval process.
- Proportional distribution post approval process.

Providing the ability for the users to define and manage proportional distribution, along with reinsurance support for the production transaction pre approval and post approval.

6.3 Business Requirements

6.3.1 Proportional Treaty

6.3.1.1 Treaty Programs

One of the Major steps in reinsurance process is the definition of treaty.
A treaty program that would cover most of the risks that it insures and/or a covering a reinsurance support for specific transaction under any business type; domestic or export.

The user must distinguish in definition between the domestic treaties and export treaty, will highlighting the default treaty for each type.
The default treaty is the one that the system will automatically use to distribute the transaction for the selected business.

The system will capture most of the major treaty program details such as treaty types (Qs, SP1 etc.), retention and ceded capacities, commission's%, reserve %, etc.

Proportional Treaty – Treaty Program Entry

Basic treaty program details will be defined and linked with a set of Reinsurers.
The Reinsurers are defined on Treaty type level where the details of the Reinsurers such as Name, account, share etc. are recorded.
Along with max limits defined per country, setting which of those are included and excluded in the treaty agreement.

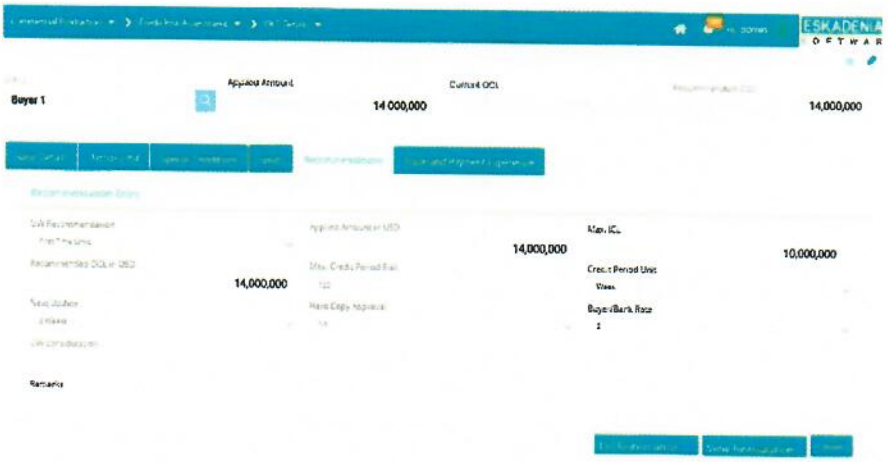
6.3.2 Reinsurance Distribution

Referring to ICIEC request, the reinsurance distribution must take place at the OCL definition level and the distribution of the next documents will be inherited from it.

In order to satisfy this requirement a set of processes must be followed by the users on the attached design under production module and reinsurance module.

6.4 Production & Reinsurance Process Description

- The process by treaty definition in the reinsurance module, where each business type; export and domestic should have their treaties defined in the system, including the layer type details of discretionary limit amount along with treaty effective & expiry dates etc.
- Afterwards the Underwriter will define an OCL in Production module from "OCL Details" page including the details of Applied Amount, Recommended Amount and Maximum ICL amount.
- The amount that will be used for the reinsurance distribution is the Recommended Amount.



- The Underwriter will have the capability to view the available reinsurance capacity/support that he can use in this OCL reinsurance via navigating into Buyer reinsurance query page under Production module. From Reinsurance Query page under the production module the underwriter will insert the buyer name then the system will automatically retrieve the summarization of all approvals generated for that buyer with their distribution, yet from the second tab he can view the available reinsurance support that can be used for the distribution of the transaction he defined.

Buyer Reinsurance Query

Buyer Name From Date To Date

Search

Production Reinsurance Distribution Summary | Available Reinsurance Acceptance Summary

Production Reinsurance Distribution Summary

Approval No	Approval Date	Under Treaty	RI Treaty Share	Retention Treaty Share	Facultative Share	Additional Retention
1	02/02/2022	40,000	28,000	12,000	0	0

Production Reinsurance Distribution Details

Session Type	Treaty Layer	Placement %	Ceded %	Retention %	Placed Amount	Ceded Amount	Retention Amount	Capacity	Fac Type	Fac Company	Comm. %	Comm. Amount	Net Amount
Treaty	QS	80	70	30	40,000	28,000	12000	40,000					

Buyer Reinsurance Query

Buyer Name From Date To Date

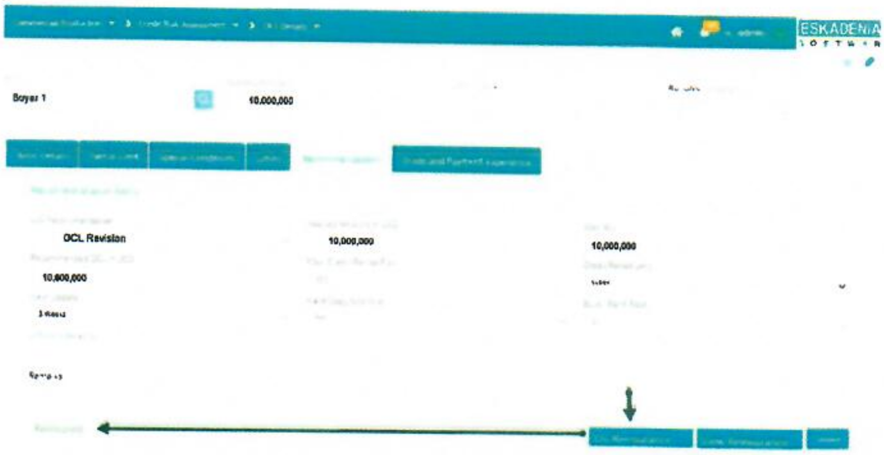
Search

Production Reinsurance Distribution Summary | Available Reinsurance Acceptance Summary

Buyer Reinsurance Support

RI Support Type	Obtained Amount	Effective Date	Expiry Date	Fac Type	Fac Co. Name	Policyholder	Comm%	Utilized	Available
Discretionary Limit	20,000,000	01/01/2022	31/12/2022						
Special Acceptance	70,000,000	01/01/2022	01/06/2022						
Facultative	40,000,000	05/02/2022	01/06/2022	Local	FAC Ins. Company	PH1	5%	0	40,000,000

- From "OCL Details" under "Recommendations" tab, the underwriter will click on "Do Reinsurance" the system will automatically apply the reinsurance on the matched treaty if the buyer country is covered under treaty, once the reinsurance is executed the OCL will be flagged as Reinsured.



- The Underwriter will be able to view the distribution applied by clicking on "View Reinsurance" button, where the system will display "Reinsurance Document Info". The reinsurance document info will show the Document Number, Entity Name (specifies which buyer), Document Amount, and Summary of its distribution as displayed below.

Reinsurance Document Info

Document No	Entity Name	Policy Holder Name	Document amount
OCL001/R1	Buyer 1		15,000,000

Production Reinsurance Distribution Summary

✓ RI Support is needed(33.33%)

Serial	Under Treaty	RI Ceded Treaty Share	Retention Treaty Share	Facultative Share	Remaining Share	Additional Retention
1	10,000,000	7,000,000	3,000,000	0	5,000,000	0

Production Reinsurance Distribution Entry

Session Type	Treaty Layer	Placement %	Ceded %	Retention %	Placed Amount	Ceded Amount	Ret. Amount	Capacity	Fac Type	Fac Company	Comm. %	Comm. Amount	Net Amount
Treaty	QS	66.66	70	30	10,000,000	7,000,000	3,000,000	20,000,000					

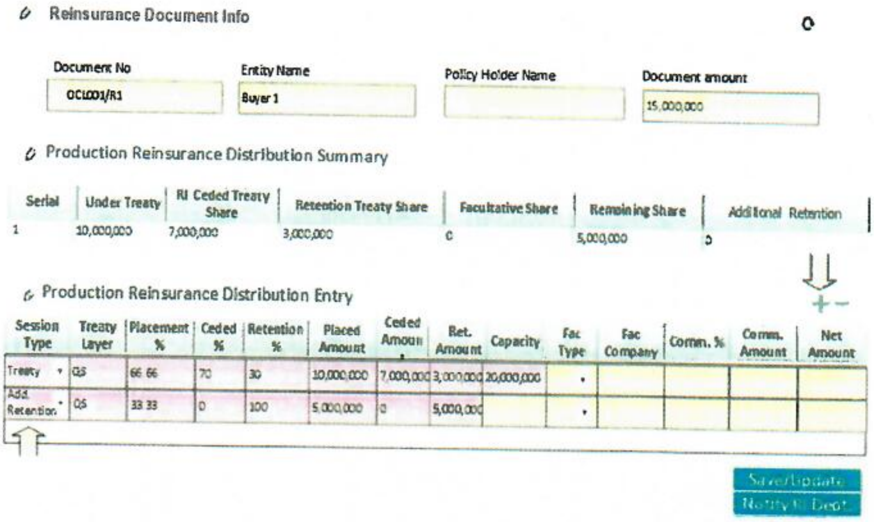
Save/Update

Notify RI Dept

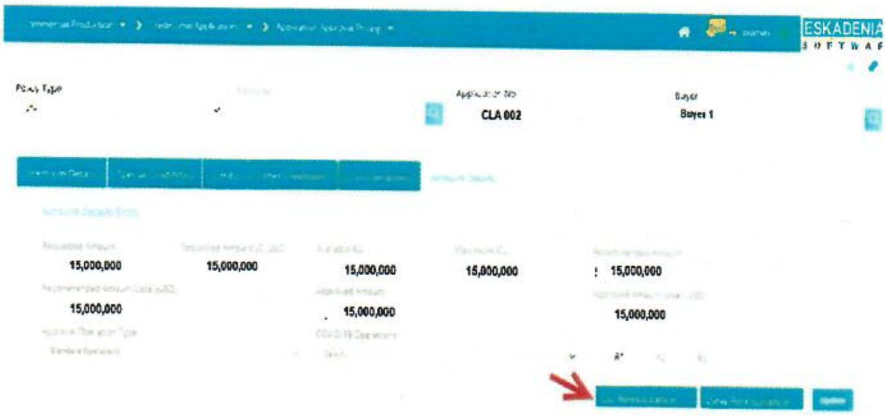
- Once the distribution is applied, if the treaty capacity were not enough to cover the OCL recommended amount then RI Support is needed as displayed above.
  The Underwriter then will either add the support as additional retention or he clicks on "Notify Reinsurance Dept. for support" button so the Reinsurance dept. will receive a notification email where they should obtain the support needed & add any type of RI

support types EXCEPT Facultative as it will not be available for OCL distribution since no policyholder is linked with the OCL.

- If the Under writer decided to have the "out of treaty" value as additional retention for ICIEC then the user will click on add button where new record will appear under "Production Reinsurance Distribution Entry" and fill the fields in that new record then click on "Save", as displayed below.

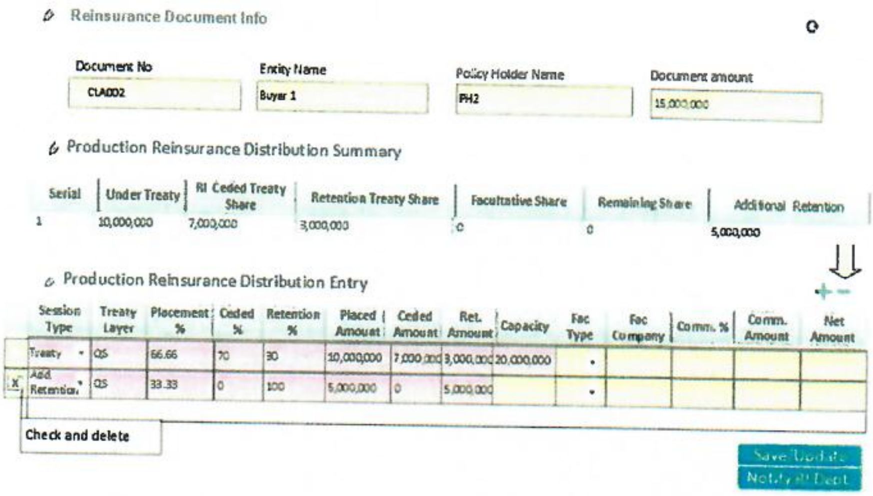


- Once the OCL is defined and fully distributed the underwriter will be able to define credit limit application from the production module, with request amount and recommended amount, then he must click on "Do Reinsurance" in order to apply reinsurance on the amount details and a notification will be automatically sent to reinsurance department once the CLA reinsurance is executed by the Underwriter. The Underwriter then can view the reinsurance of the CLA by clicking on "View Reinsurance", as previously mentioned

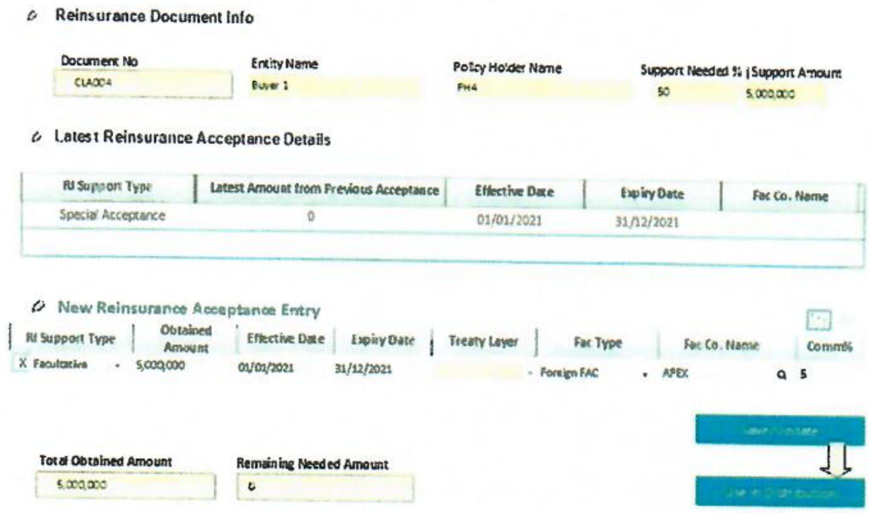


- The CLA document reinsurance will be inherited from previous OCL reinsurance, yet the reinsurance department has the option to check that distribution and decide either to keep it as is or to update it as needed based on the notification they received, they can delete the additional retention session type and obtain a reinsurance support to cover the support needed % that were previously adopted under additional retention.

- Once the additional retention record is deleted, a support needed % will appear again enabling the reinsurance department to register & obtain support.



- In order to obtain the support needed, the Reinsurance department will be able to navigate to the page "reinsurance Support "which is included in the reinsurance module and accessible only by the reinsurance dept.



- Reinsurance Support can be conducted from this tab by the Reinsurance Department team. The information of the document already retrieved and displayed under this tab. It includes the document number, name of the entity, policyholder name, and support needed % and amount.

Now, in this tab we will see two sections, the first section is related to the Latest Reinsurance Acceptance Detail which have been previously obtained for this buyer and can be used with this document distribution.

The retrieval of this part will depend on list of validations, as the Effective and Expiry Date of the reinsurance support shouldn't be outside of the document duration, if so then the system will not retrieve that support since it will be invalid for this specific document.

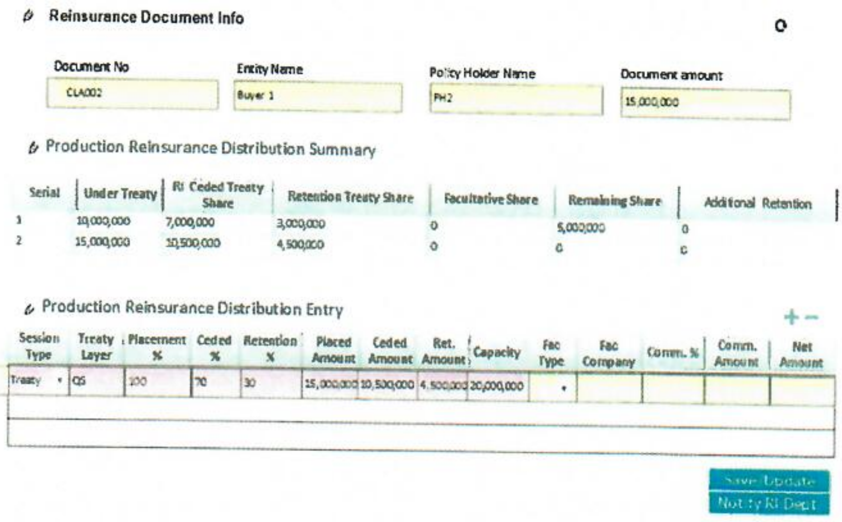
The system will automatically retrieve the reinsurance support that the user can actually use, comparing the dates with each other along with other criteria which we will display in details under Reinsurance support Criteria table.

The Reinsurance department will have the option to use a previously obtained support or obtain a new one instead.

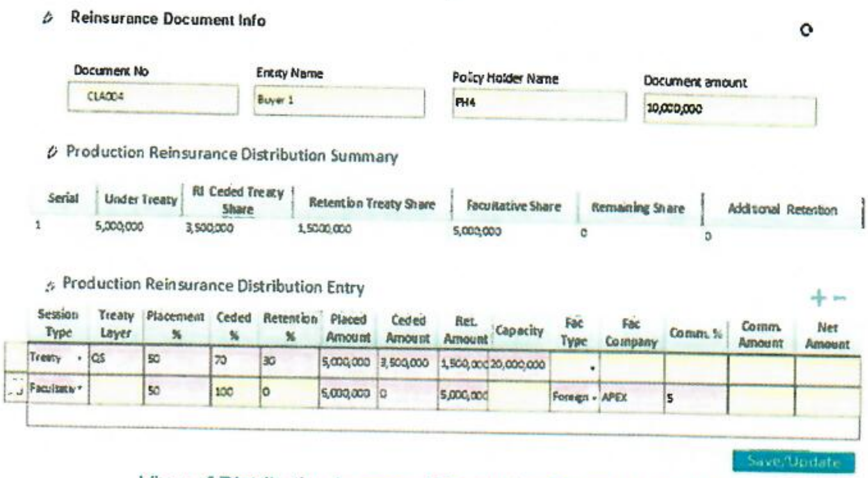
Once the reinsurance department check on the support to be used then the user clicks on "Use in Distribution" button, once clicked, the system will automatically update the Production Distribution.

If the selected support type was special acceptance, then the update will show up on treaty session type under distribution page, but if the selected support type was facultative then a new record with facultative session type will show up under distribution page.

One area we need to highlight here, the user can't select different Reinsurance support types at once, but he can click on them separately to be added to the distribution in sequence.



View of Distribution in case of Special acceptance Support obtained.



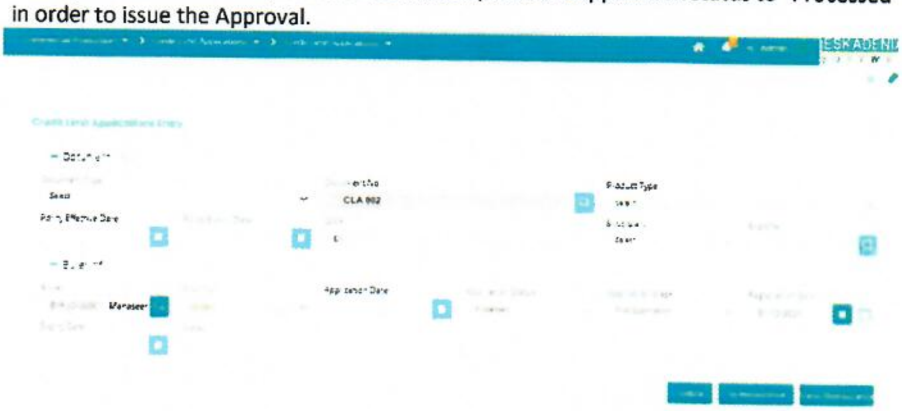
View of Distribution in case of Facultative Support obtained.

- Once CLA is defined and reinsured, the underwriter will be able to define an approval.

Special case of reinsuring CLA if the ultimate risk defined were different from the buyer.

At credit limit application in production module under security tab, in case the" ultimate Risk" defined was different from the buyer himself then, we need to collect all of the approvals distribution that has been conducted on other CLA's sharing the same ultimate risk regardless of the Buyer defined on those.
The distribution that we collect of session type treaty we need to deduct it out of the discretionary limit, which has been consumed by this ultimate risk buyers and we work with them as one.
So, the reinsurance distribution in this case will be different from the inherited reinsurance of OCL.

The Approval amount is defined from credit limit application page, amount details tab under production module, then the user must update the application status to "Processed" in order to issue the Approval.

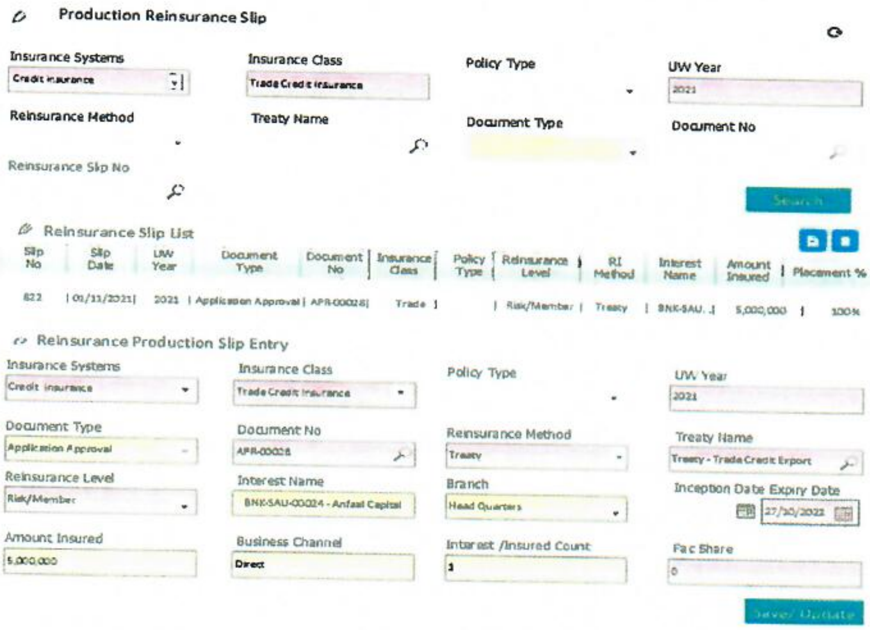


- Once the Application Status is converted to processed, the underwriter must click on "Do Reinsurance" at CLA entry after the update of the status. The system will inherit the reinsurance applied on CLA recommended amount to Approval reinsurance with no ability to update otherwise specific steps needs to be followed and will be described in separate section below.
- Approval reinsurance slip and distribution details will be available under reinsurance module, where the team can view the distribution of the approved amount and its slip from the reinsurance Module only.

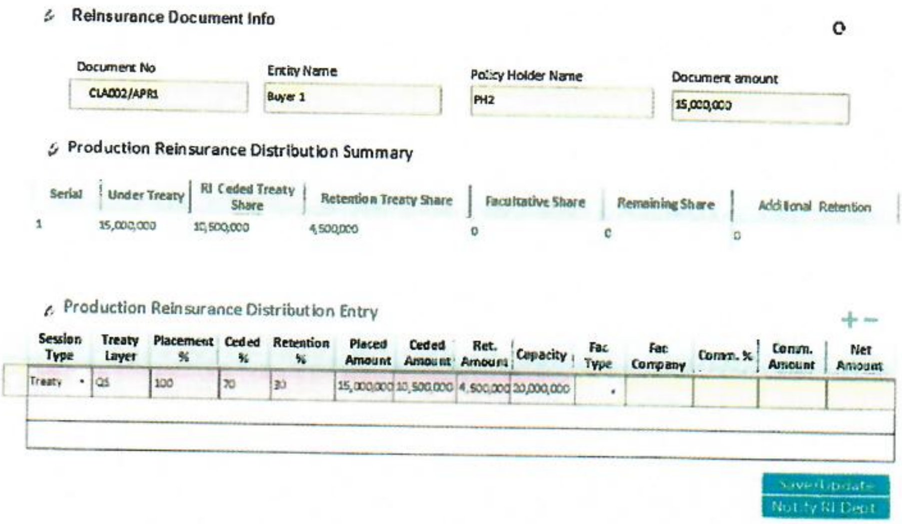
  The slip is the link between the Approval in production and its distribution on the reinsurance side.

  Under the slip, the main Approval information is captured starting with Insurance Class, Underwriting Year -which is retrieved based on the Production Year of the approval related treaty, Document Type & Number, Reinsurance Method which is treaty, this is the Treaty Name which is what we have used, Reinsurance Level which always will be "Risk level", approval document details of Inception and Expiry Date.

  The slip is mandatory for Approval distribution since it will be our reference for the treaty statement generation.



The distribution of the approval will be displayed by the user under Production Distribution page in the reinsurance Module.


Reinsurance Document Info

Document No	Entity Name	Policy Holder Name	Document amount
CLA002/APR1	Buyer 1	PH2	15,000,000

Production Reinsurance Distribution Summary

Serial	Under Treaty	RI Ceded Treaty Share	Retention Treaty Share	Facultative Share	Remaining Share	Additional Retention
1	15,000,000	10,500,000	4,500,000	0	0	0

Production Reinsurance Distribution Entry

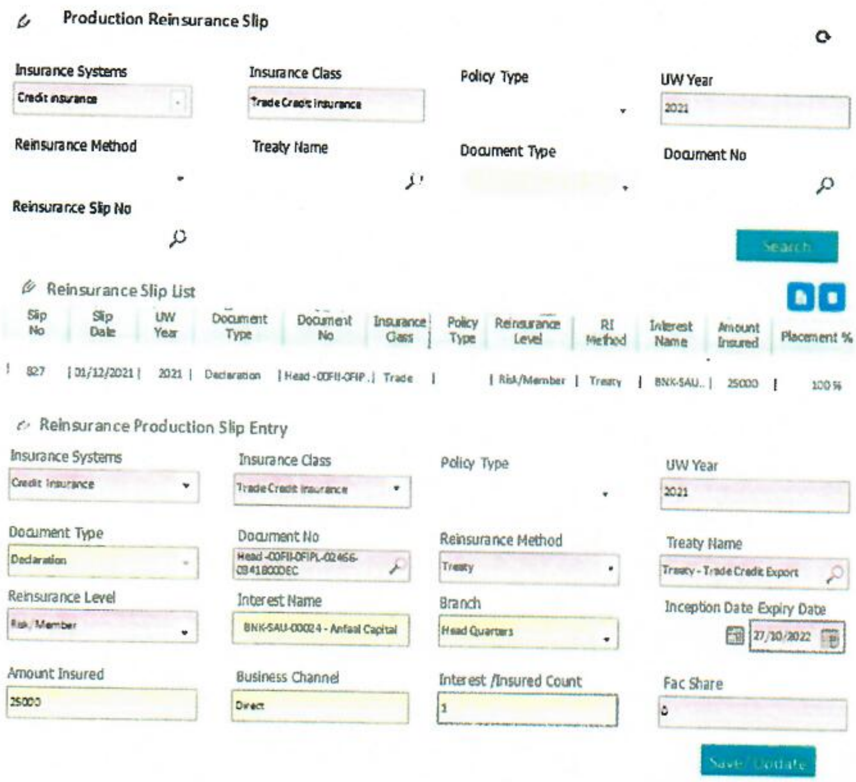
Session Type	Treaty Layer	Placement %	Ceded %	Retention %	Placed Amount	Ceded Amount	Ret. Amount	Capacity	Fac Type	Fac Company	Comm. %	Comm. Amount	Net Amount
Treaty	QS	100	70	30	15,000,000	10,500,000	4,500,000	20,000,000					

Save/Update

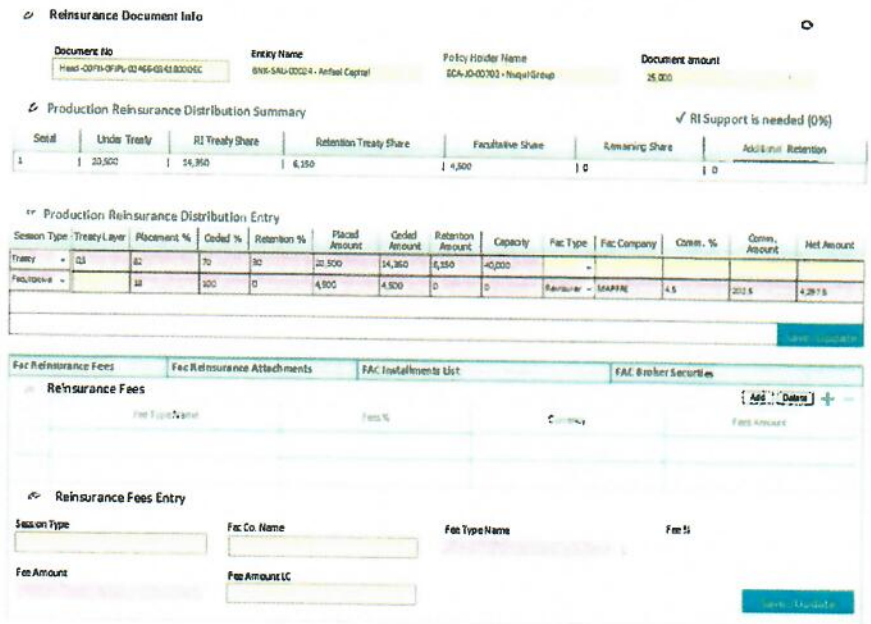
Notify RI Dept

- Once the approval is processed and reinsured the under writer will be able to define a declaration from the production module, following the same process described above, once the user clicks on do reinsurance, the system will automatically reinsure the declaration premium under the same placements defined for the approval.

- The declaration will have a slip issued for it same as the application approval but this slip has the declaration details, as declaration number, amount etc.
- On distribution side, the system automatically installs the last distribution session types and placements captured for the application approval.
- Treaty and facultative session types, placement % of ceded and retention, while the declaration premium is being distributed over those session types placements.
  The facultative commission amount will be calculated along with the Net amount, the number of installments and fees values are retrieved from the application approval and calculated on declaration premium amount where by now the figures of the facultative session type can be posted to finance, while the figures of treaty session type can be collected in Bordereau "Treaty Statement".



Declaration slip



Declaration Distribution

6.5 Document types and Reinsurance

1- Issuance of OCL for the Buyer including the Max ICL, Recommended Amount, applied amount Etc. this document recommended amount will be reinsured.
2- Issuance of the Policy under commercial underwriting, no reinsurance will be applied to it since it only includes the policy holder requested amount for each buyer.
3- The Credit Limit application recommended amount will be reinsured.
4- The approval with approved amount will be reinsured.
5- The Declaration premium will be reinsured.
6- Any updates required to be initiated on OCL will be created by the underwriter as OCL revision under production module – OCL underwriting.
7- The reinsurance process of the OCL will be same as OCL definition reinsurance described above.

6.6 Reinsurance Support validation List

Reinsurance Support will be retrieved based on conditions as shown in table below, which includes ICEIC's confirmation to our list of assumption with Yes or NO.

Session Type	RI Support Type	Policy Holder	Buyer/Bank	Policy	Approval	Business Line	RI Support Retrieved	ICIEC Confirmation
case 1	Special acceptance	Same Policy Holder	Same Buyer	Same policy	Different Approval	Same business line	Yes	Yes
case 2	Special acceptance	Same Policy Holder	Different Buyer	Same policy	Different Approval	Same business line	No	No
case 3	Special acceptance	Same Policy Holder	Different Buyer	Different policy	Different Approval	Same business line	No	No
case 4	Special acceptance	Different Policy Holder	Same Buyer	Different policy	Different Approval	Same business line	Yes	Yes
case 5	Special acceptance	Same Policy Holder	Same Buyer	Same policy	Different Approval	different business line	No	No
case 1	Facultative	Same Policy Holder	Same Buyer	Same policy	Different Approval	Same business line	Yes	Yes/No " Yes if the approval is issued within effective date and expiry date of the Fac. Contract previously issued for same PH+Buyer.

								Otherwise, No.
case 2	Facultative	Same Policy Holder	Different Buyer	Same policy	Different Approval	Same business line	Yes	No
case 3	Facultative	Same Policy Holder	Different Buyer	Different policy	Different Approval	Same business line	No	No
case 4	Facultative	Different Policy Holder	Same Buyer	Different policy	Different Approval	Same business line	No	No

6.7 List of Expectations

1- The RI must be applied on OCL level which will be inherited by the credit limit application and so on to the approved amount which is the distribution that we will refer to with declaration distribution which at last collected on treaty statement generation – Bordereau.

2- The process starts at Underwriting Module, where the OCL recommended amount that is defined at OCL underwriting will be reinsured over treaty discretionary amount as shared examples.

3- Incase RI support was required THEN the underwriter will decide either to have the amount under retention or ask for Reinsurance support to be collected by the reinsurance department.

4- At OCL reinsurance it's not allowed to add reinsurance support of type Fac, since the fac. support is connected to policy holder which is not included at OCL definition in underwriting.

5- The Fac support must be linked to policy holder so it can be added on CLA Distribution then to approval and so on.

Accordingly, the process should work as follows:

- Full distribution of OCL is mandatory step for processing the OCL case.
- Incase RI support were required THEN the underwriter will decide either to have the amount under retention or ask for Reinsurance support to be collected by the reinsurance department.

- Once OCL is reinsured then the exact same distribution will be inherited to the "Credit limit application - recommended amount" with the ability to be modified.

- The Recommended amount under Credit Limit Application underwriting will be reinsured and the user will have the ability to update this reinsurance distribution as for example addition of reinsurance support of type Fac as replacement to the additional Retention that was assigned at OCL distribution, since the credit limit application has a policy holder attached to it so a Fac support can be added but the OCL has only buyer attached to it, So OCL can't have fac. Support added to it.

- Once the Credit Limit recommended amount is reinsured, the same distribution will be inherited on the approved amount distribution without the ability of update incase that approval has declarations added to it otherwise specific steps need to be followed and will be described in separate section.

- If the first approval of buyer1 consumed the treaty capacity, on his next approval on the same policy can I re-use that treaty capacity or is it one time use only per buyer approval per policy? It can be re-used as the previous approval will be cancelled once new approval is issued. But please take note for the facultative reinsurance of the short-term transaction, the facultative reinsurance contract is bound based on the approval number. Hence, the next approval on the same policy cannot be reused for the facultative reinsurance." Not issue should be encountered here since each approval is linked with separate credit limit application which has its own distribution that will be inherited to the approval distribution "fac. "included.

- If the first approval of the buyer consumed the treaty capacity, on his next approval on different policy can I re-use that treaty capacity or is it one time use only per buyer approval per different policies? It cannot be re-used as the 1st PH1-Buyer1 approval is still active and has not released the capacity yet. So PH2-Buyer1 cannot utilize the same capacity unless you cancel the 1st PH1-Buyer1 approval." Based on this statement when the user tries to define a credit limit application for PH2 buyer 1 on the same Buyer1 OCL without applying any revisions on it then the RI will not be inherited from OCL distribution since the treaty capacity is fully utilized and so reinsurance support will be required with 100% for credit limit application distribution.

\- We need to check on the active approvals that are assigned to the OCL and the discretionary amount that been consumed by the active approvals only, so the remaining amount will be available for credit limit document distribution.

- Reinsurance Dept & underwriters must be able to view summary data of all historical approvals issued on the buyer and what existing RI supports are available along with total RI support been requested via Buyer Query Page.

6.8 Proportional Distribution Post Approval

Any reinsurance modification required on approval must start from CLA reinsurance.
So basically, if the user defined CLA and reinsure it, then afterwards he defined Approval with no declarations yet, he must apply the following steps in order to modify the reinsurance on the approval:

1- Delete the RI distribution on Approval.
2- Delete the RI slip on Approval.
3- Delete the RI distribution on CLA.
4- Click on DO reinsurance button at CLA in production.
5- Apply the changes required by the user on the CLA distribution as he wish to have.
6- Click on DO reinsurance button at Approval in production.

The system then will automatically capture the new distribution the user wishes to have on the approval.

As For providing the user with the ability to modify the reinsurance of the approval after declaration issuance, it's not applicable due to the effect of this update on finance posted vouchers of different session types as FAC and bordereau treaty statement, the finance closed period validations that we will face, moreover claims might have been issued on those approvals and follow the same distribution structure, so basically, we will lose the track in this scenario.

The UAT cases that we will follow to cover the above scope are the shared 6 examples by ICIEC Team, starting the process from production to reinsurance module for each one of those examples as we shared.

This document is considered the only reference for the proportional Reinsurance scope of work.

Please sign below to indicate acceptance of the proportional reinsurance scope

ICIEC	ESKADENIA Software
Rahmatnor Digitally signed by Rahmatnor	Ahmad Samara

ESKADENIA SOFTWARE

Mohamad Majed

Mohamad Majed