

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

## **ICIEC Takaful System**

**ESKA® Insures – Agents Portal**

### **Business Requirements Document (BRD) & Gap Analysis**

ESK/INS-19:0216 Uen



Prepared By

**ESKADENIA**  
S O F T W A R E

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## Document History

| Document Version | Date       | Updates                            | By               | Department |
|------------------|------------|------------------------------------|------------------|------------|
| 0.1              | 25.10.2019 | Document Creation                  | Radwan Al Jundi  | ESK/INS    |
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## Scope

### Identification

This document shall be referred to hereafter as the business requirements and gap analysis document of **ESKA® Insures – Agents Portal**.

### Purpose

The purpose of this document is to provide an overview of **ESKA® Insures – Agents Portal**, highlighting the main features and functionalities of the system and obtain the associated stakeholders' approval on the provided requirements as a confirmation prior to development.

### Document Overview

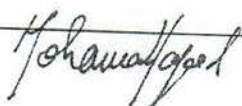
This document divides the system into components; a categorisation made solely for the readability of this document, which does not necessarily reflect the actual modularity of the system. The document is written under the assumption that the reader is familiar with the general context of **Credit Insurance Business**.

### Definitions, Acronyms and Abbreviations

The list below contains the definitions, acronyms and abbreviations used throughout the document:

| Abbreviation | Definition                                       |
|--------------|--------------------------------------------------|
| UW           | Underwriting                                     |
| ECA          | Export Credit Agency                             |
| CSTP         | Comprehensive Short-Term Policy                  |
| STP          | Specific Transaction Policy                      |
| STP – CF     | Specific Transaction Policy Contract Frustration |
| BMP          | Bank Master Policy                               |
| DCIP         | Documentary Credit Insurance Policy              |
| FIPE         | Equity Investment Insurance Policy               |
| FIPF         | Financing Facility Insurance Policy              |
| NHSO         | Non-Honouring of Sovereign Obligations           |

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## 1 ROLES DEFINITION

- **Super Admin (SA):** Special user account created for Portal administration purposes, granted full access and authority levels to control the products available, agents' users along with their accessibility.
- **Privileged Users:** Agents' users (staff) accessing the Agents Portal with varying degrees of authority associated with the relevant user's activity.

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## 2 OVERVIEW

**ESKA® Insures – Agents Portal** reflects the accurate understanding of automation requirements of the modern credit insurance industry. **ESKA® Insures – Agents Portal** is a joint venture between brokers/agents and insurance companies to sell their products and provide insurance service. It is usually assumed that the insurance company and the broker/agent are two separate legal entities whereby the broker/agent is responsible for the distribution and selling of insurance products for various lines of business offering insurance services and management.

**ESKA® Insures – Agents Portal** is an online portal accessed by the broker/agent staff on behalf of their clients to request insurance coverage, apply for claims and follow-up on available policies via the internet.

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### 3 KEY FEATURES

#### 3.1. Modularity and Integration

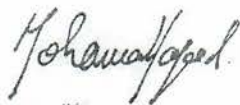
**ESKA® Insures – Agents Portal** is characterized by its modular design where all modules are fully integrated with each other and with:

- **ESKA® Insures - Credit Insurance**
- **ESKA® Business Manager (Financial System)**
- **ESKA® CRM**
- **ESKA® Documents Management System**
- **ESKA® Notification and Approval**

#### 3.2. General Features

- Products and respective parameters (such as rates, cover types, fees, terms and conditions, exclusions etc.) are built and derived from the main Credit Insurance system.
- Simple and easy to use with very limited UW information and minimum number of screens.
- **ESKA® Insures – Agents Portal** provides a collection of valuable reports for management purposes.
- **ESKA® Insures – Agents Portal** facilitates cancelling and renewing policies.
- **ESKA® Insures – Agents Portal** allows users to inquire information from production and claims.
- **ESKA® Insures – Agents Portal** permits users to enter basic NPL and Claims information, inquire and be updated about their status.
- Technical endorsements are requested by the broker/agent staff on behalf of the client via **ESKA® Insures – Agents Portal** and further processing will take place at the insurance company itself.

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ESKA® Insures - Agents Portal 7-25

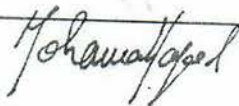
## 4 SETUP

### 4.1. Products

ESKA® Insures – Agents Portal offers products targeting corporates, banks, financial institutions, as well as export credit agencies (ECAs) whilst supporting but not limited to the following lines of business:

| Policy Type (Product) | Insurance Class              | Description                                                                                                                                  |
|-----------------------|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| CSTP                  | Trade Credit Insurance       | Covers exporters against the risk of non-payment by their buyers due to commercial or political reasons.                                     |
| STP                   |                              | Covers contractors against the risk of non-payment by the project owner due to commercial or political reasons.                              |
| STP - CF              |                              | Covers contractors against the risk of non-payment by the project owner due to commercial or political reasons.                              |
| BMP                   |                              | Provide insurance to banks for their export related financings to customers on an Islamic basis against both commercial and political risks. |
| DCIP                  |                              | Provides insurance to banks for their confirmation on Letters of Credit for exports from member countries.                                   |
| FIPE                  | Foreign Investment Insurance | Provides insurance coverage for cross border equity investment by any individual or company against political risks.                         |
| FIPF                  |                              | Provides insurance coverage for cross border financing by banks and financial institutions against political risks.                          |
| FIPL                  |                              | Provides insurance coverage for cross border guarantees by corporates, banks and financial institutions against political risks.             |
| NHSO                  |                              | Provides insurance coverage against the default of governments and government-owned entities in meeting their sovereign obligations.         |

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Along with the products' definition, a variety of properties and details are also specified such as the agent's staff (users) or groups of users that are eligible and authorized to access each product, processes and transactions related to them.

**Products**

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**Search**

Name Search:  Name 2:  Application: Credit Insurance

Related Product:  Product Status:

**Products List**

| ID | Name        | Name 2 | Reference Product | Application      |
|----|-------------|--------|-------------------|------------------|
| 1  | DCIP Broker |        | DCIP              | Credit Insurance |
| 2  | CSTP Broker |        | CSTP              | Credit Insurance |

**Product Entry**

Name:  Name 2:  Application:

Product Status:  NRI Report:  Application Report:

Preliminary Appl. Report:  Policy Report:  Endorsement Report:

Agent:  Product Groups:  Renewal Report:

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Figure 4-1 (Products)

## 4.2. Users

Authorization defined for agent's staff might vary and can be differentiated per insurance type (product). This enables and provides the option to prohibit certain users from accessing and using a product that is not within their authority and scope of work. Furthermore, authority level can be specified in order to identify whether users can preview and inquire only about transactions and records inserted by themselves utilizing the various search criteria (**User Data**) or all transactions processed by the the team reporting to them (**Admin User Data**).

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Users

ESKADEMIA Demo | Head Office | Admin

User name:  Authority Level:  Branch:

User Type:  Status:  Account No:

Staff Id:  Name:  Region:

Search

Users list

Add Delete

User Entry

Manager:  User Type:  System User:  Role Type:

User Name:  Name:  Name 2:

Short Name:  Expiry Date: 31-12-2019 Status:

Authority Level:  Status Date: 19-11-2019 Email:

Agent/Customer:  Office Name:  Password:

Confirm Password:  User Group:  User Branch Group:

Region Entry:  Staff Id:  Account No:

Save

Figure 4-2 (Users)

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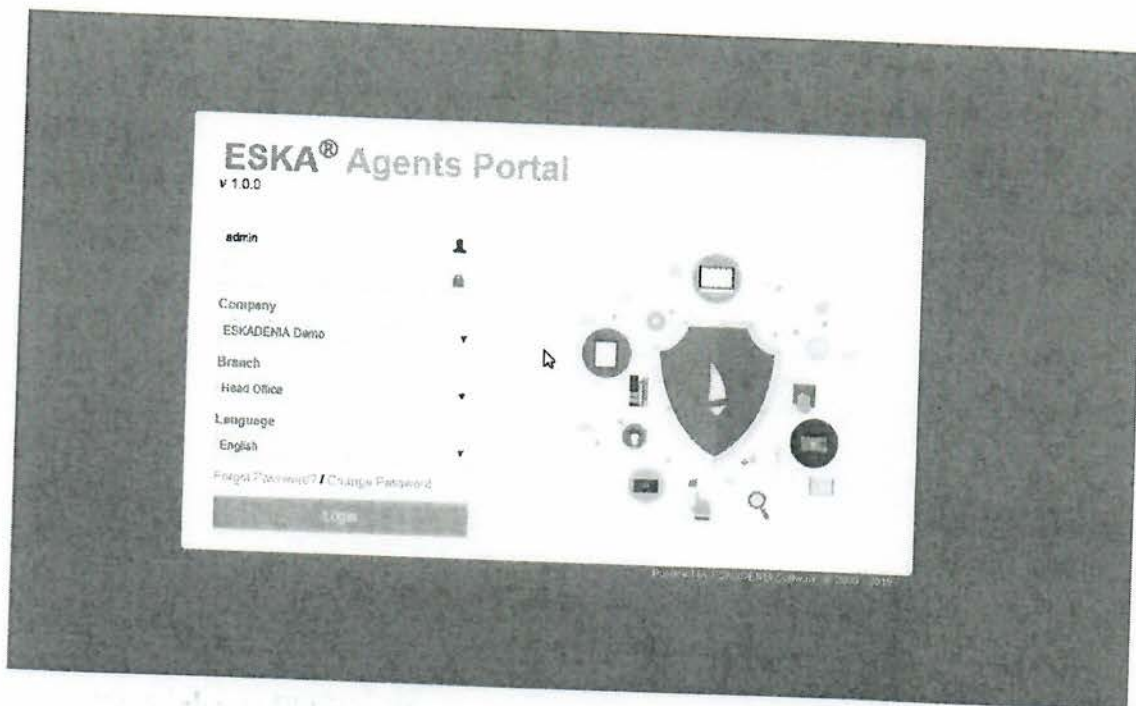
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## 5 PRODUCTION

**ESKA® Insures – Agents Portal** enhances agents' experiences and improve their productivity with a modern portal that will streamline processes. Equipped with the right tools that help them do their jobs more effectively, agents can sell more, provide better services and consultations. **ESKA® Insures – Agents Portal** provides a space for broker/agent staff to create and manage their clients' portfolio, look up client and policy information in seconds, review documents and policies, view and update contact details directly, view and download scanned documents, view solicited business etc.

### 5.1. Agent Login

Existing and prospective customers of ICIEC may conduct a range of transactions through agents at their own convenience providing that eligibility and registration criteria have been met whereby authorized agents' staff can access a variety of services maintaining protection from suspicious login attempts.



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Figure 5-1 (Agent Login)

## 5.2. Change Password

Users who have either forgotten their password or triggered an intruder lockout to authenticate with an alternate factor, and repair their own problem, without calling system administrator or IT department can go through the change/reset password process. It can also be utilized to ensure that password problems are only resolved after adequate user authentication.

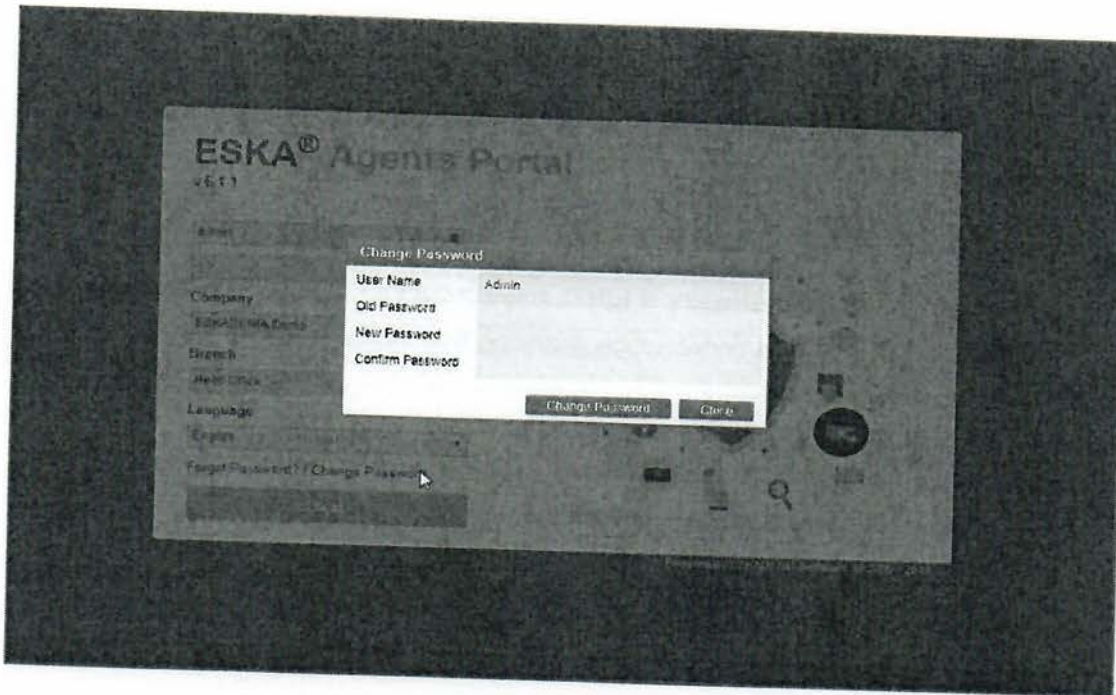


Figure 5-2 (Change Password)

## 5.3. Agent Application

Existing clients, prospects and leads can review the products and services offered by ICIEC in order to identify what better matches and fulfils their needs through direct communication and contact with Agents' staff whom will eventually provide advice and recommendation in the clients' best interest.

Inquiry and application-based activities that take place consist but is not limited to a range of criteria and parameters as following:

- Branch
- Insurance Class
- Policy Type
- Policy No.

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A handwritten signature in black ink, appearing to read 'Mohamad A.El-Sayed'.

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- From – To Date
- Applicant
- Status
- User

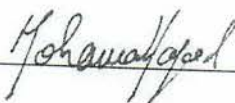
Following the insertion and selection of a desired document (NBI, Application, Policy), details that vary according to the respective insurance class and policy type become available such as below bearing in mind that these details are configurable and can be dynamically adjusted by system administrator:

- Applicant's details: name, registration type, registration no, entity nature, business sector, sub-sector, incorporation date, commencement date, phone numbers and address, legal status details, contact details and shareholders.
- Document's details: submission, effective and expiry dates, term, currency, contract period, status and stage.
- Attachments' details: document group, name and path, with multiple supported formats e.g. Microsoft Word, Excel or PDF.
- Underwriting details: goods and services offered, goods' type, sector, trade history and business turnover for the past 3 years, expected business for the incoming 12 months and major buyers' details.
- Eligibility criteria specification: based on pre-defined setup of questionnaires, series of questions will be automatically retrieved and according to the provided answers, the process of obtaining the insurance eligibility will take place to ensure that certain criteria are fulfilled; accordingly, risk exposure and appeals can be minimized and payments are expedited at the appropriate rates.

Eventually, once all required information is defined, possibility to calculate the premium along with the applicable fees, discounts and loading in reference to the pre-defined setup and configurations at **ESKA® Insures – Credit Insurance** is feasible.

As per mutual agreement, financial settlement between both the agent and ICIEC shall take place on an agreed basis, monthly or quarterly for instance, where due premiums collected from the client according to the policies' transactions will be transferred to ICIEC while any due payable commissions to the agent.

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**Required Documents**

- **CSTP**
  1. Application Form
  
- **STP**
  1. Application Form
  2. Buyer information
  3. Memo on project
  4. ESH description and reports
  5. Business plan with cash flow projection (if any)
  
- **BMP**
  1. Application Form
  2. Recent audit financial statements
  3. Copy of standard contract used for financing trade
  
- **DCIP**
  1. Application Form
  
- **Investment**
  1. Investor's latest audited annual financial statements
  2. Latest audited annual financial statements of the investor's ultimate parent company
  3. KYC Report on the investor and the applicant
  4. Project feasibility studies, including cash flow projections and market analyses
  5. All documents related to the investor's contribution to the enterprise: (shareholder's Agreement, Joint venture agreement, management agreement, technical assistance agreement and loan guarantee agreement)
  6. Latest audited annual financial statements
  7. All contracts relating to any non-equity direct investment: (production-sharing contract, lease agreement and operating agreement)
  8. All agreements with the host government and its agencies
  9. Approvals issued by the host government and its agencies
  10. Guarantee issued by the host government and its agencies

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11. All other agreements between the enterprise and third parties relating to this project on which the viability of the project is dependent

## 5.4. Entity Registration

Through the single portal, broker/agent staff can provide a variety of services, advice and manage a client's interests providing that the client's is registered in ICIEC records and all necessary details and information are captured otherwise registration process has to take place.

### Required Documents

- Copy of commercial registration certificate
- Copy of membership of the Chamber of Commerce
- Three latest annual reports (or audited financial statements)
- Brochure of the company and its activities

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Figure 5-3 (Entity Registration)

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## 5.5. Services

Through the single portal which promotes standardisation and clarity, broker/agent staff have the ability to review clients' associated policies and respective details in terms of status, effective and expiry dates, buyers/banks, active limits etc. along with the possibility to provide a variety of services and transactions such as requests' submission for renewal of expired or about to expire policies, changes submission, declarations, NPLs and claims.

## 5.6. Agent Renewal

Upon successful login to ICIEC Agents portal, broker/agent staff will have the ability to review their associated clients' policies and respective details in terms of status, effective and expiry dates, buyers/banks, active limits etc. along with the possibility to perform a variety of transactions such as requests' submission for renewal of expired or about to expire policies. Upon renewal transaction submission, automatic email notification emails will be delivered to the client, agent staff and particularly ICIEC to further process the request.

The screenshot displays the ICIEC Agents Portal interface. The top section is titled 'Policy Search' and contains several search filters: Branch, Policy No., Effective Date, Insurance Class, Policyholder, Expiry Date, Policy Type, Policy Currency, and Policy Status. Each filter has a dropdown arrow. A 'Search' button is located on the right side of this section. Below the search filters is a 'Transaction' dropdown menu. The bottom section is titled 'Policies List' and shows a table with the following columns: Policy No., Policyholder, Effective Date, Expiry Date, and Renewal. The table is currently empty, and a message 'No records found' is displayed at the bottom left of the table area.

Figure 5-4 (Agent Renewal)

## 5.7. Agent Changes

Once the policy is signed and delivered, any further amendments shall take place via the administration matrix so as to maintain a history of both the policy's and amendments' details. During the policy lifetime, the policyholder might apply and

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request for a variety of changes such as amendment on the agreed upon terms and conditions, increase or decrease of limits, loss payee's assignment etc. This can be performed online or through direct contact with the broker/agent which acts on behalf of the insurance company and will be considered in the policy premium calculation at the end of policy period.

The supported policy administration transactions/amendments including alterations, services and benefits, are divided into:

- Technical transactions that affect premium require underwriting and hence need to be executed by the insurance company.
- Non-technical transactions that neither have financial impact nor require underwriting and so can be executed by the agent.

| Type         | Transaction Name                  | Classification |
|--------------|-----------------------------------|----------------|
| Endorsements | Policy Cancellation               | Technical      |
|              | Term Modification                 | Non-Technical  |
|              | Policyholder Details Modification | Non-Technical  |
|              | Loss Payee Assignment             | Non-Technical  |
|              | Loss Payee Modification           | Non-Technical  |
|              | Terms and Conditions Modification | Technical      |
|              | Cover Types Modification          | Technical      |
|              | Subsidiaries Addition             | Non-Technical  |

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**Administration Matrix Search**

Branch:  Insurance Class:  Policy Type:

Policy No.:  Endorsement No.:  Endorsement Type:

Policyholder:  Effective Date:  Expiry Date:

Policy Currency:  Policy Status:  Endorsement Status:  Endorsement Stage:

**Transaction**

**Endorsements List**

| Endorsement No.  | Policyholder | Endorsement Type | Effective Date | Status | Reinsured | Posted |
|------------------|--------------|------------------|----------------|--------|-----------|--------|
| No records found |              |                  |                |        |           |        |

**Endorsement Entry**

Policy No.:  Endorsement No.:  Endorsement Type:

Request Date:  Submission Date:  Effective Date:

Endorsement Status:  Endorsement Stage:  Status Date:  Stage Date:  Source:

Notes:

**Attachments**

**Attachments List**

| Serial           | Document Group | Document Name | Notes |
|------------------|----------------|---------------|-------|
| No records found |                |               |       |

**Attachments Entry**

Document Group:  Document Name:

Notes:

Figure 5-5 (Agent Changes)

## 5.8. Agent Declarations

During the policy lifetime, the policyholder should declare to the insurance company on monthly or frequent basis the exports' turnover and invoices' details delivered to buyers. This can be performed online or through direct contact with the broker/agent which acts on behalf of the insurance company and will be considered in the policy premium calculation at the end of policy period.

Upon communication with the broker/agent staff, client declares the exports' turnover and invoices' details delivered to buyers, automatic email notifications are delivered to client, ICIEC and broker/agent staff to indicate the success of the transactions enlisting all enclosed details.

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**Required Documents:**

- Declaration report by Policy Holder

Figure 5-6 (Agent Declarations)

## 5.9. Agent NPL

Claims notification is the process of informing the insurance company that a loss is highly probable to occur and that the client intends to ask for money as a result. In that case, the broker/agent staff will fill up a NPL Form on behalf of the client which will be delivered to the insurance company whereby the policyholder shall confirm the delivery and invoicing of goods specifying the reason of loss (via a questionnaire) along with additional information inquired in the form of questionnaires to identify measurements taken to mitigate risk of loss.

**Required Documents**

- NPL application form
- Communication with buyer (via email, via courier etc.)
- Evidence and reasons for payment delays

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- Documentation of all related information about the probable loss and due dates
- Time Frames
- Acknowledgement of the overdue notification: within the grace period of 30/60 days after the due date of payment.

Notification of Probable Loss Search

Insurance Class

Buyer

NPL Status

Policy Type

Loss Type

Date Criterion

NPL No.

Country

From Date

To Date

SEARCH

Notification of Probable Loss List

| Insurance Class  | Policy Type | NPL No. | Policy No. | Policyholder | Buyer | Loss Date | Status |
|------------------|-------------|---------|------------|--------------|-------|-----------|--------|
| No records found |             |         |            |              |       |           |        |

Notification of Probable Loss Entry

Policy Info.

Branch

Notification Date

Policy No.

Insurance Class

Registration Date

Effective Date

Expiry Date

Policy Type

Loss Date

Policy Status

Buyer Info.

Buyer

Overall Credit Limit

Country

Individual Credit Limit

Status

Credit Period

Period Unit

NPL Info.

NPL No.

LW Year

Risk Type

Non-Payment Reason

Stage

Notes

Currency

Exchange Rate

Claim Grade

Reference Date

Reference No.

Status

Rejection Reason

Approvals Details

Invoices Details

Instructions

Attachments

Approvals List

| Approval No.     | Nature of Goods | Approval Effective Date | Approval Amount | Status |
|------------------|-----------------|-------------------------|-----------------|--------|
| No records found |                 |                         |                 |        |

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The screenshot displays the 'Agents Portal' interface for ESKA NIA Software. The top navigation bar includes 'Setup', 'Productions', 'Claims', 'Payments', and 'Reports'. The main content area is divided into three sections:

- Notification of Probable Loss Search:** This section contains a search form with fields for Insurance Class, Buyer, NPL Status, NPL Stage, Policy Type, Loss Type, Date Criterion, NPL No., Country, From Date, and To Date. A 'Search' button is located at the bottom right of this section.
- Notification of Probable Loss List:** This section shows a table with columns: Insurance Class, Policy Type, NPL No., Policy No., Policyholder, Buyer, Loss Date, and Status. Below the table, it indicates 'No records found'.
- Notification of Probable Loss Entry:** This section is a form for entering new data, organized into several tabs:
  - Policy Info:** Fields include Branch, Notification Date, Policy No., Insurance Class, Registration Date, Effective Date, Expiry Date, Policy Type, Loss Date, and Policy Status.
  - Buyer Info:** Fields include Buyer, Overall Credit Limit, Country, Individual Credit Limit, Status, Credit Period, and Period Unit.
  - NPL Info:** Fields include NPL No., UW Year, Risk Type, Currency, Exchange Rate, Reference Date, Reference No., Status, Rejection Reason, Stage, and Notes.

At the bottom of the form, there are tabs for 'Approvals Date', 'Invoices Details', 'Instructions', and 'Attachments'. Below these is an 'Invoices List' section with a table containing columns: Invoice No., Gross Invoice Amount, Shipment Date, Payment Terms, Shipment Due Date, and Extended Due Date. It also indicates 'No records found'.

Figure 5-7 (Agent NPL)

## 5.10. Agent Claim

When debts are not paid by buyers at the respective due dates, policyholders must inform brokers/agents or ICIEC immediately as only with such information ICIEC can react prudently and take the necessary risk mitigating measures. Moreover, for a claim to be valid and legible, the insured party needs to prove that all required rules were applied.

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### Required Documents

- Claim application form (e.g. current limit conditions, policy conditions and terms, fraud transaction, no. of claims were paid previously, disputes between (PH) and buyer etc.)
- Communications with Buyer (via email, via courier, etc.)
- Evidence and reasons for payment delays
- Documentation of all related information about the probable loss and due dates

### Time Frames

- The policyholder must notify ICIEC of his/her intention to make a claim within 45 days from the close, date (close date means payment date plus the waiting period) or product timelines defined, which has given rise to the loss.

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Claims Search

Insurance Class

Buyer

Claim Status

Policy Type

Loss Type

Date Criterion

Claim No.

Country

From Date

To Date

Search

Claims List

| Insurance Class  | Policy Type | Claim No. | Policy No. | Policyholder | Buyer | Loss Date | Status |
|------------------|-------------|-----------|------------|--------------|-------|-----------|--------|
| No records found |             |           |            |              |       |           |        |

Claim Entry

Policy Info.

Branch

Notification Date

Policy No.

Insurance Class

Registration Date

Effective Date

Expiry Date

Policy Type

Loss Date

Policy Status

Buyer Info.

Buyer

Overall Credit Limit

Country

Individual Credit Limit

Status

Credit Period

Period Unit

Claim Info.

Claim No.

UW Year

Non-Payment Reason

Stage

Notes

NPL No.

Currency

Claim Grade

Risk Type

Exchange Rate

Reference Date

Status

Rejection Reason

Reference No.

Approvals Details

Approvals List

| Approval No.     | Nature of Goods | Approval Effective Date | Approval Amount | Status |
|------------------|-----------------|-------------------------|-----------------|--------|
| No records found |                 |                         |                 |        |

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ESKINS-19:0149 User

**Top Menu** > Policy Title      EDOKADENTA Software | Head Office      Admin > COMPANY LOGO

---

**Setup   Productions   Claims   Payments   Reports**

### Claims Search

|                 |                |           |
|-----------------|----------------|-----------|
| Insurance Class | Policy Type    | Claim No. |
| Buyer           | Loss Type      | Country   |
| Claim Status    | Date Criterion | From Date |
| Claim Stage     | To Date        |           |

Search

---

### Claims List

| Insurance Class  | Policy Type | Claim No. | Policy No. | Policyholder | Buyer | Loss Date | Status |
|------------------|-------------|-----------|------------|--------------|-------|-----------|--------|
| No records found |             |           |            |              |       |           |        |

---

### Claim Entry

- Policy Info.
 

|                   |                   |               |
|-------------------|-------------------|---------------|
| Branch            | Insurance Class   | Policy Type   |
| Notification Date | Registration Date | Loss Date     |
| Policy No.        | Effective Date    | Expiry Date   |
|                   |                   | Policy Status |
- Buyer Info.
 

|                      |                         |               |
|----------------------|-------------------------|---------------|
| Buyer                | Country                 | Status        |
| Overall Credit Limit | Individual Credit Limit | Credit Period |
|                      |                         | Period Unit   |
- Claim Info.
 

|                    |             |                  |           |                |               |
|--------------------|-------------|------------------|-----------|----------------|---------------|
| Claim No.          | LW Year     | NPL No.          | Risk Type | Reference Date | Reference No. |
| Non-Payment Reason | Currency    | Exchange Rate    | Status    |                |               |
| Stage              | Claim Grade | Rejection Reason |           |                |               |
| Notes              |             |                  |           |                |               |

Save

---

**Approval Details   Invoices Details   Instructions   Attachments**

### Invoices List

| Invoice No.      | Gross Invoice Amount | Shipment Date | Payment Terms | Shipment Due Date | Extended Due Date |
|------------------|----------------------|---------------|---------------|-------------------|-------------------|
| No records found |                      |               |               |                   |                   |

**Figure 5-8 (Agent Claim)**

**Mohamad A.El-Sayed**

Mohammad

## 6 APPROVALS

|                                                                                                                                                                                       |                                                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>ESKADENIA Project Manager</b><br>Name : Ms. Laisan Mobaideen<br>Date : 22.12.2019<br>Signature :  | <b>ICIEC Project Manager</b><br>Name : Mr. Mohamad El-Sayed<br>Date : 19/12/2019<br>Signature :      |
| <b>ESKADENIA Product Manager</b><br>Name : Mr. Radwan Al Jundi<br>Date : 22-12-2019<br>Signature :   | <br>19/12/2019<br> |

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