ESKA® Insures

Agents Portal

Business Processes Document

Prepared By

ESKADENIA SOFTWARE

Proprietary and Confidential

Contents

43

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22.12.2019

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Document History

Document Version	Date	Summary of Changes	By	Department
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Scope

Identification

This document shall be referred to hereafter as the business processes to accommodate with **ESKA® Insures – Agents Portal**.

Purpose

The purpose of this document is to provide an overview of the basic processes that are managed through **ESKA® Insures – Agents Portal**, to cover the operational activities along with the interaction with the peripheral components and systems.

Definitions, Acronyms and Abbreviations

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

Abbreviation	Definition
CRM	Customer Relationship Management
NPL	Notification of Probable Loss
PH	Policyholder

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1 INSURANCE AGENTS PORTAL PROCESSES

1.1 Login Process

Purpose: Existing and prospective customers of ICIEC may conduct and receive a range of transactions through the corporate's representatives at their own convenience providing eligibility and registration criteria have been met. This process describes how authorized broker/agent users can access and provide a variety of services maintaining protection from suspicious login attempts.

Required Documents

- Not Applicable

Involved Stakeholders

- Existing Client
- New Client (Lead/Opportunity)
- Broker/Agent staff

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1.1.1 Login Process Flow Chart

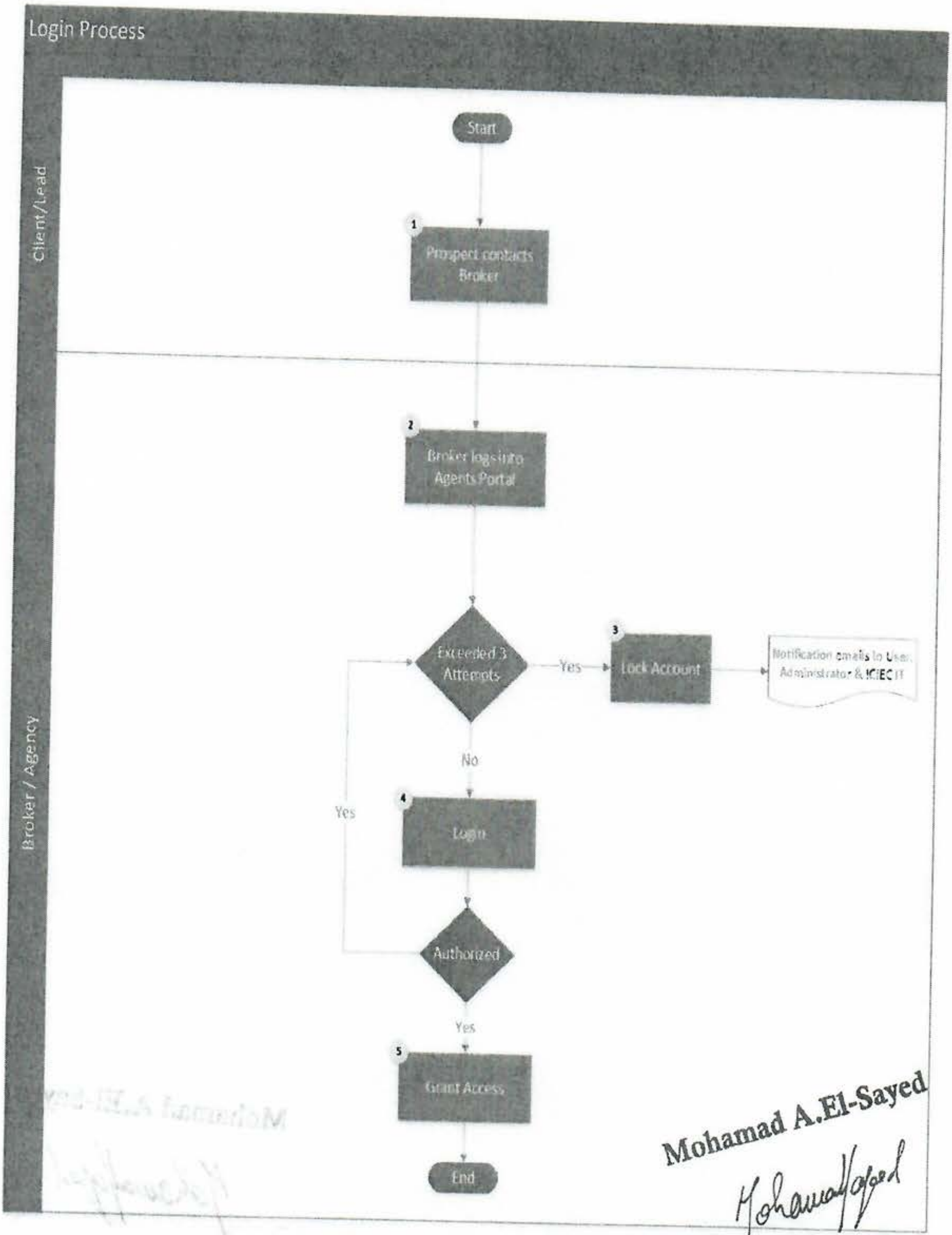

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Figure 1-1 (Login Process)

1.1.2 Login Process Flow Description

Step #	Stakeholder	Step	Description
1	Broker/Agent	Contact Agent	Lead contacts broker/agent to inquire about available products.
2		Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	User enters authenticated credentials (username, email and password) and validation takes place to identify whether inserted credentials are valid or not.
4		Lock Account	If failed trials have exceeded maximum number of allowed attempts, account will be locked and automatic notification emails to user, system administrator and ICIEC IT department.
5		Authorization	If authenticated credentials are correct, login attempt is successful and user is granted access to a variety of available services.

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1.2 Registration Process

Purpose: Registration is the process by which a broker/agent employee is registered to gain access to a range of broker/agent services and transactions offered by ICIEC's Agents Portal bearing in mind that access to Broker's staff will be controlled and managed by ICIEC authorised person/s only (not as sign up from the broker portal).

Required Documents

- Not Applicable

Involved Stakeholders

- Broker/Agent Administrator

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1.2.1 Registration Process Flow Chart

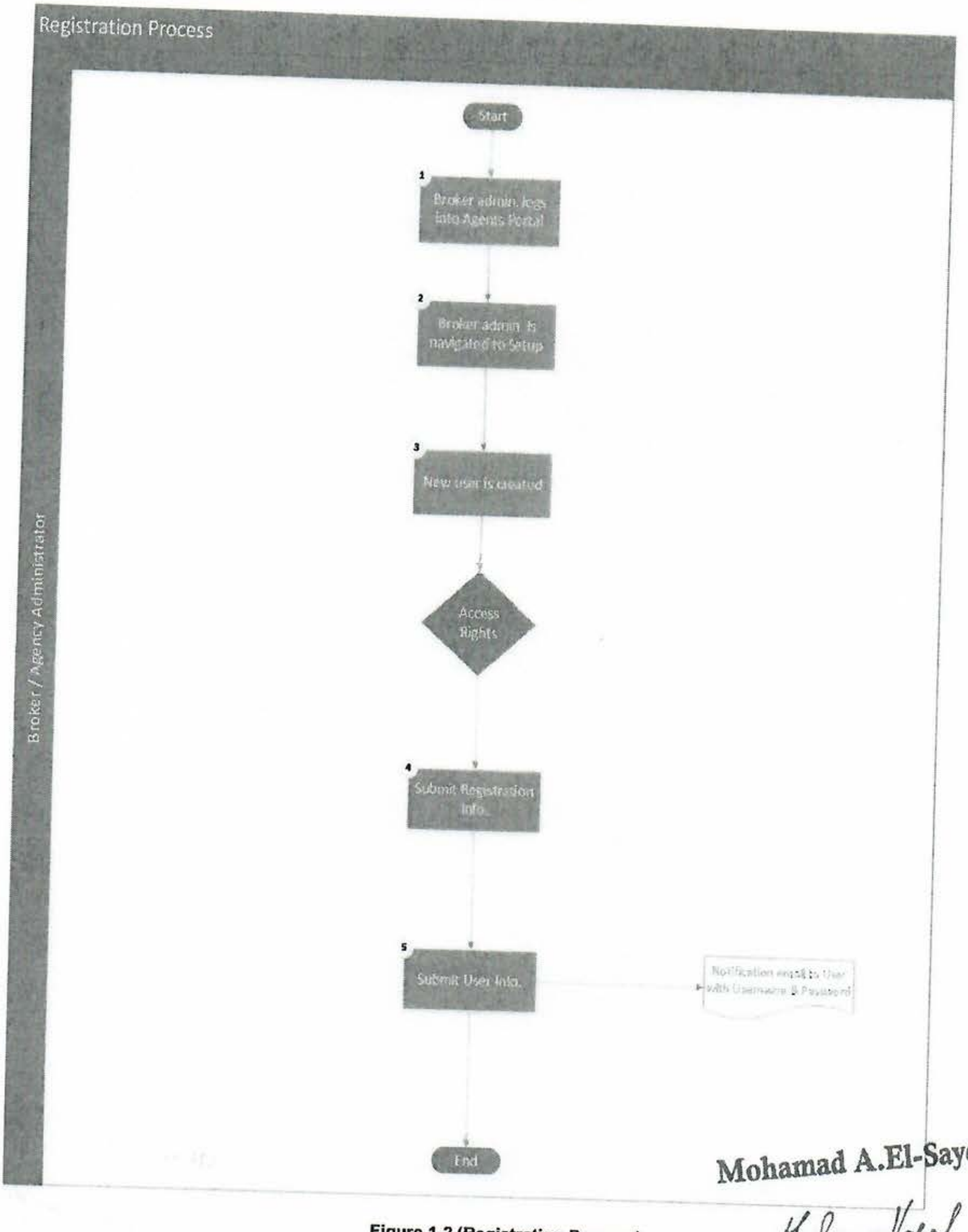

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Figure 1-2 (Registration Process)

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1.2.2 Registration Flow Description

Step #	Stakeholder	Step	Description
1	Broker/Agent Administrator	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
2		Setup	Broker/agent staff navigates to Setup module whereby registration of new users/employees shall take place.
3		Creation	New user entry is created enlisting all the relevant details.
5		Registration	Access rights to the system's aspects and offered products in addition to user type details (e.g. administrator, data entry, manager) are defined and maintained.
6		Submission	User details are automatically captured, recorded in ICIEC records and registered in **ESKA® Administration** for auditing purposes. However, might need to attach the vendor and KYC form for new brokers to register.

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1.3 Change Password Process

Purpose: 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.

Required Documents

- Not Applicable

Involved Stakeholders

- Broker/Agent staff

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1.3.1 Change Password Flow Chart

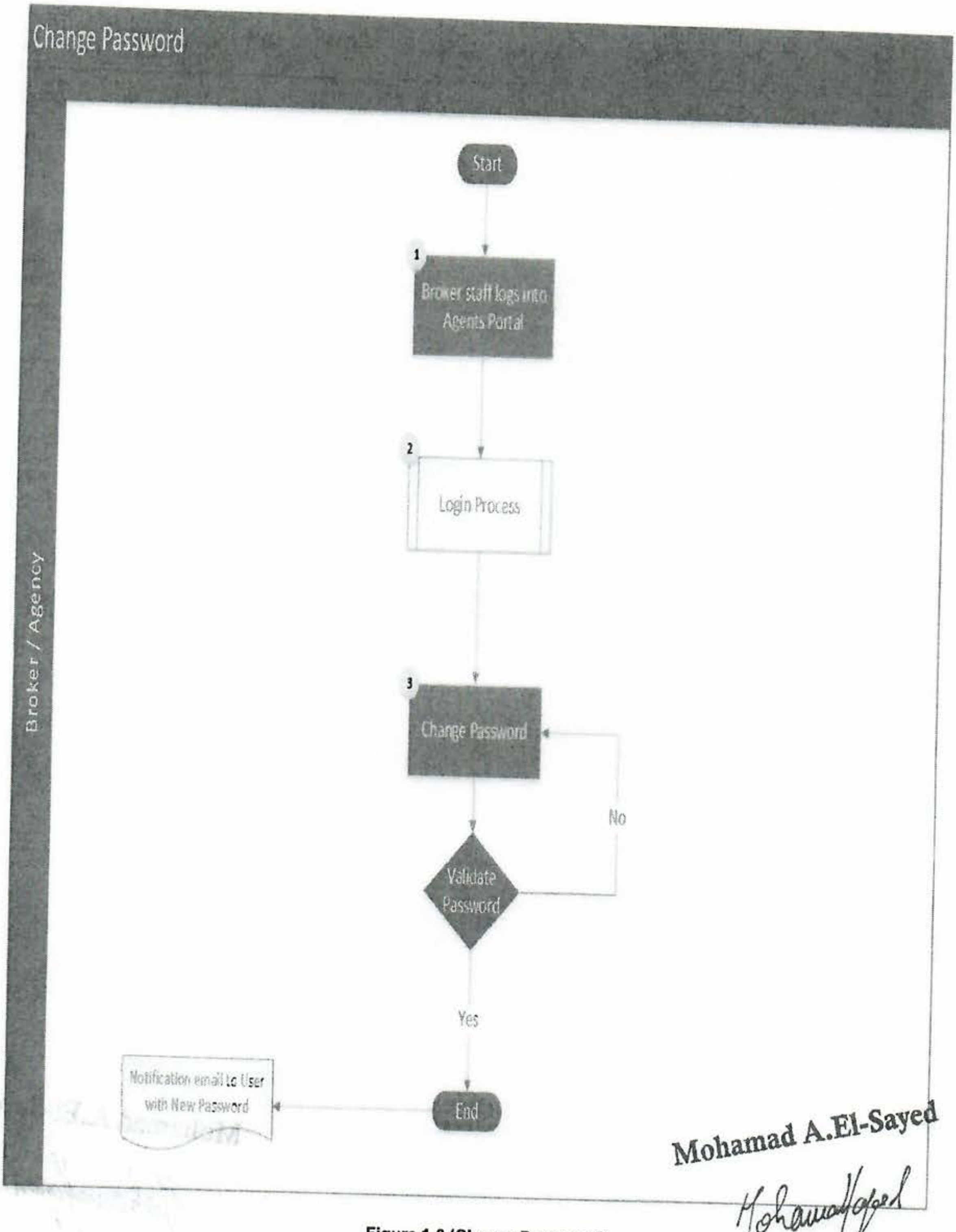

Figure 1-3 (Change Password)

1.3.2 Change Password Flow Description

Step #	Stakeholder	Step	Description
1	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
2		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
3		Change Password	Logged in user has to insert old password, new password and its confirmation whereby a series of validations will take place to identify the following: ▪ Old password is accurate ▪ New password follows pattern procedures ▪ New password matches confirmation
4		Success	Upon success, password will be changed and automatic email notification will be delivered to client with new authenticated credentials.

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1.4 Entity Registration Process

Purpose: 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

Involved Stakeholders:

- Client
- Broker/Agent staff

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1.4.1 Entity Registration Flow Chart

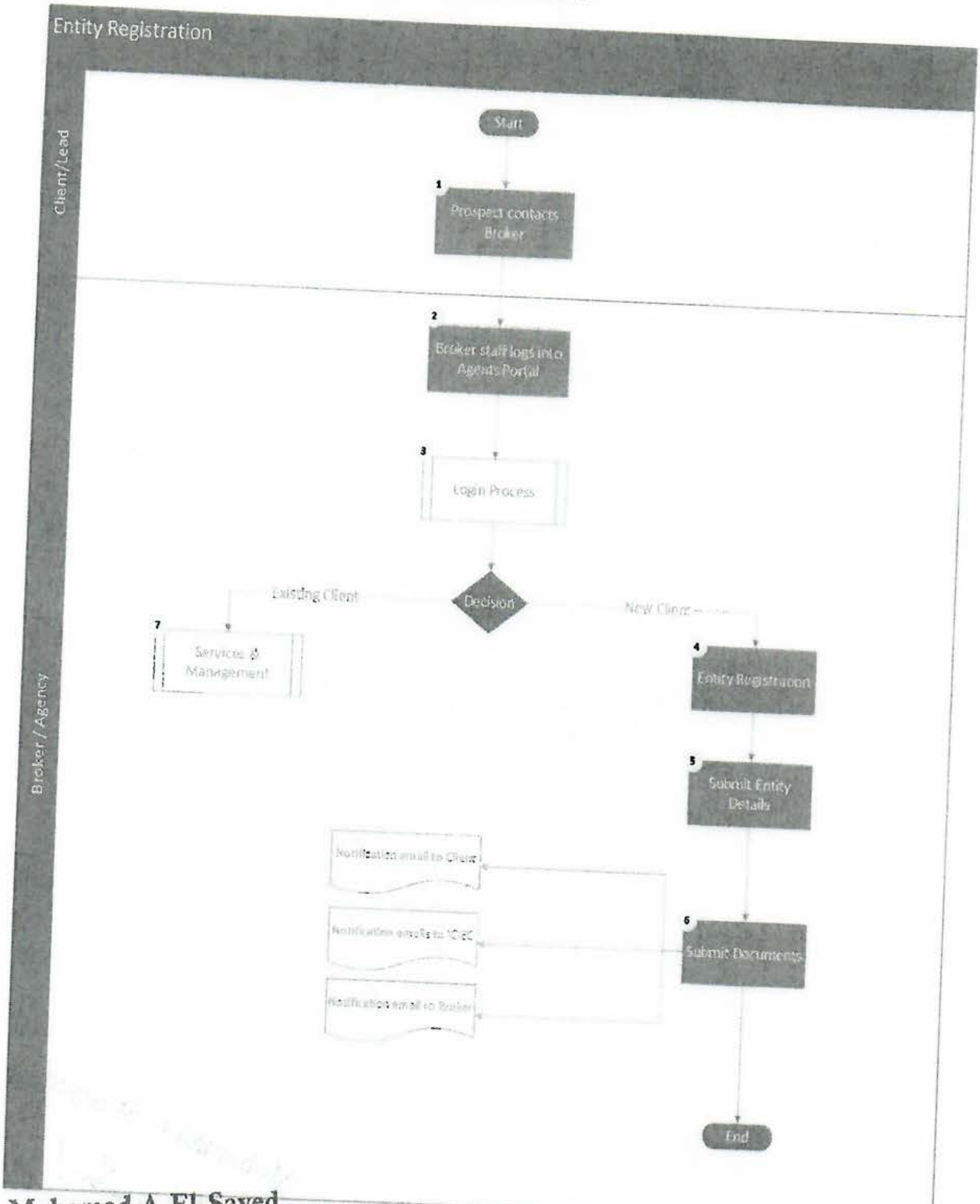

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Figure 1-4 (Entity Registration)

1.4.2 Entity Registration Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Contact	Prospect contacts broker/agent to acquire more details about insurance products and packages.
2	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2) whereby there is no need to capture all details at this stage in order to fasten the process.
4		Registration	If the client is not registered in ICIEC records, registration process has to take place.
5		Details	Client details are captured, recorded in ICIEC records and registered in **ESKA® CRM** for account management purposes.
6		Documents	Upon details capturing completion and finalization, automatic notification emails are delivered to the client, ICIEC and broker/agent staff indicating transaction success.
7		Services	If the client is already registered in ICIEC records, they can select from a variety of services offered through the broker/agent.

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1.5 Services Process

Purpose: 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.

Required Documents

- Not Applicable

Involved Stakeholders:

- Client
- Broker/Agent staff

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1.5.1 Services Flow Chart

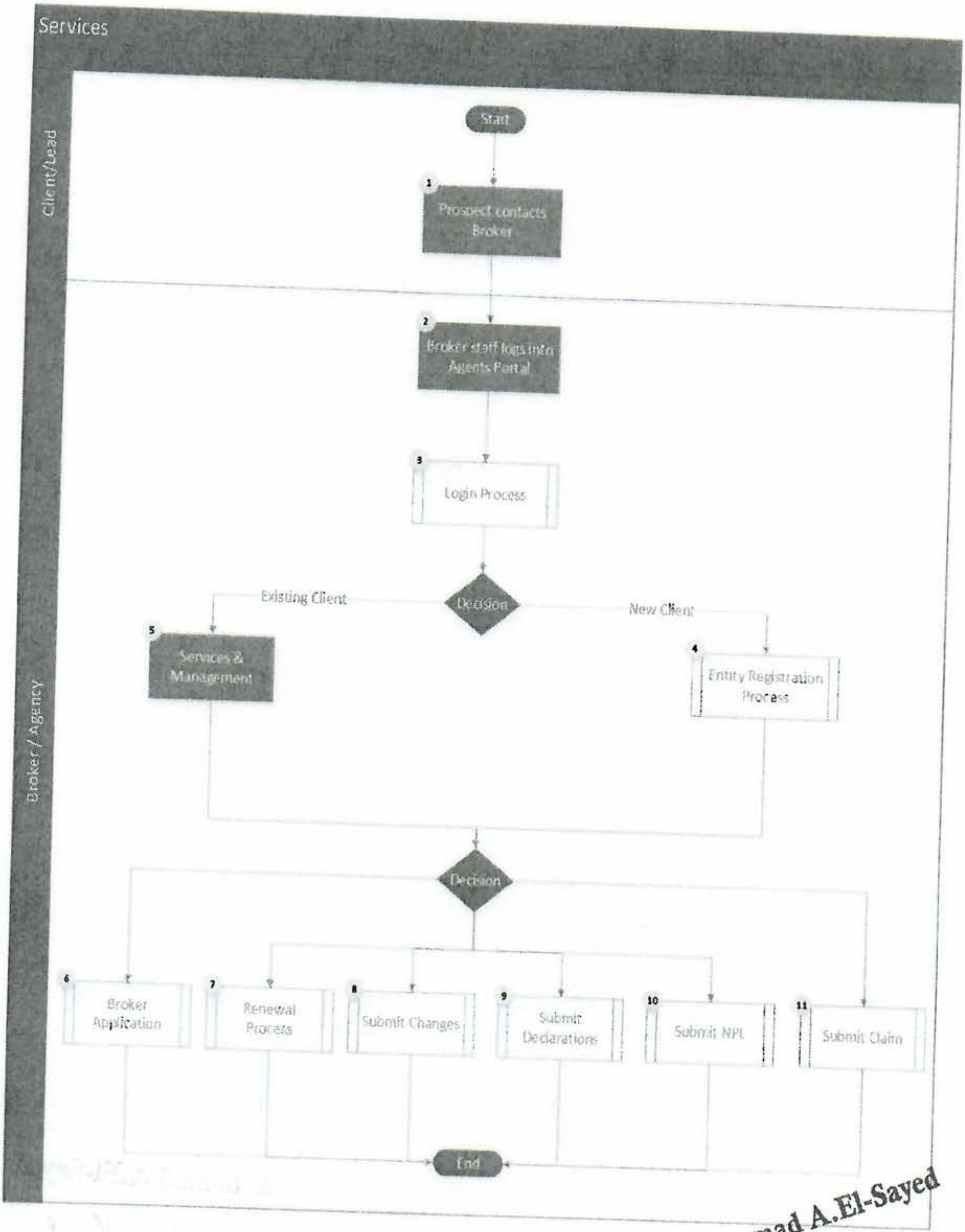

Figure 1-5 (Services)

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1.5.2 Services Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Contact	Prospect contacts broker/agent to acquire more details about insurance products and packages.
2	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
4		Registration	If the client is already registered in ICIEC records, they can select from a variety of services offered through the broker/agent otherwise entity registration process has to take place (refer to 1.4).
5		Services	
6		Application	Clients can apply for insurance through broker/agent staff contact (refer to 1.6).
7		Renewal	Clients can apply for renewal of expired or about to expire policies through broker/agent staff contact (refer to 1.7).
8		Changes	Clients can submit changes through broker/agent staff contact (refer to 1.8) providing that ICIEC has authorized access to the broker or not.
9		Declarations	Clients can submit declarations through broker/agent staff contact (refer to 1.9) providing that ICIEC has authorized access to the broker or not.

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10		NPL	Clients can submit NPLs through broker/agent staff contact (refer to 1.10) providing that ICIEC has authorized access to the broker or not.
11		Claims	Clients can submit claims through broker/agent staff contact (refer to 1.11) providing that ICIEC has authorized access to the broker or not.

1.6 Agent Application Process

Purpose: To keep things simple, broker/agent staff can review available products and offered services through the single portal which promotes standardisation and clarity, acquire insights and details of the products' specifications in order to make the right decision and provide proper advice and recommendation to clients. Upon product selection, all necessary details and information gathering along with required documents upload shall take place in order to properly and accurately assess the risks and evaluate the submitted case by ICIEC staff.

Required Documents

- CSTP
  1. Online application

- STP
  1. Online application
  2. Buyer information
  3. Brief of the project
  4. ESH description and reports
  5. Business plan with cash flow projection (if any)

- BMP
  1. Online application
  2. Recent audit financial statements
  3. Copy of standard contract used for financing trade

- DCIP
  1. Online application

- Investment policies

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

Involved Stakeholders

- Clients
- Broker/Agent staff

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1.6.1 Agent Application Flow Chart

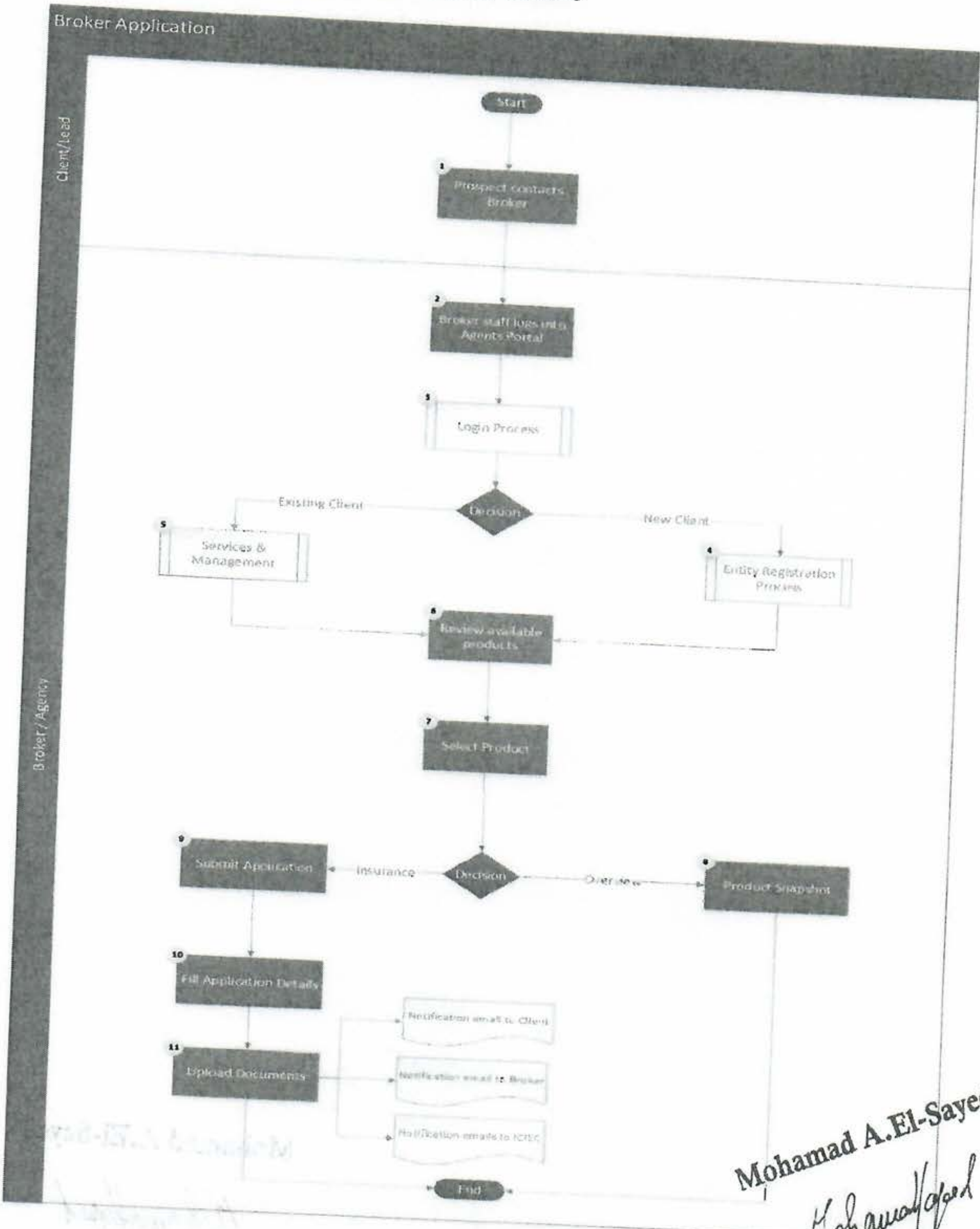

Figure 1-6 (Agent Application)

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1.6.2 Agent Application Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Contact	Prospect contacts broker/agent to acquire more details about insurance products and packages.
2	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
4		Registration	If the client is already registered in ICIEC records, they can select from a variety of services offered through the broker/agent otherwise entity registration process has to take place (refer to 1.5).
5		Services	
6		Review	Broker/agent staff review available products and services offered by ICIEC and provides recommendations to client.
7		Selection	Clients select a particular ICIEC product to acquire further details and insights.
8		Overview	Product snapshot becomes available providing full description in terms of covered risks, key benefits, eligibility, tenor of cover etc.
9		Insurance	If product fits with client's needs, insurance coverage request will be initiated.

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10		Application	Client fills application form along with all requested details and information whereby all the filled details are directly reflected at ICIEC core Credit Insurance system.
11		Documents Upload	In addition to the details provided, certain documents shall be provided and uploaded prior to application submission for proper case assessment. Accordingly, automatic notification emails are delivered to the client indicating successful request submission and period to process the case. ICIEC and broker/agent staff will also be notified to properly follow-up the request and contact client, in case additional information are required.

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1.7 Agent Renewal Process

Purpose: 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.

Required Documents

- Not Applicable

Time Frames

- Three months prior to the renewal date of each policy, the PA initiates the renewal process.
- Cancelation written notice to the policyholder should be sent at least 30 days prior to the renewal date.

Involved Stakeholders

- Client
- Broker/Agent staff

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1.7.1 Agent Renewal Flow Chart

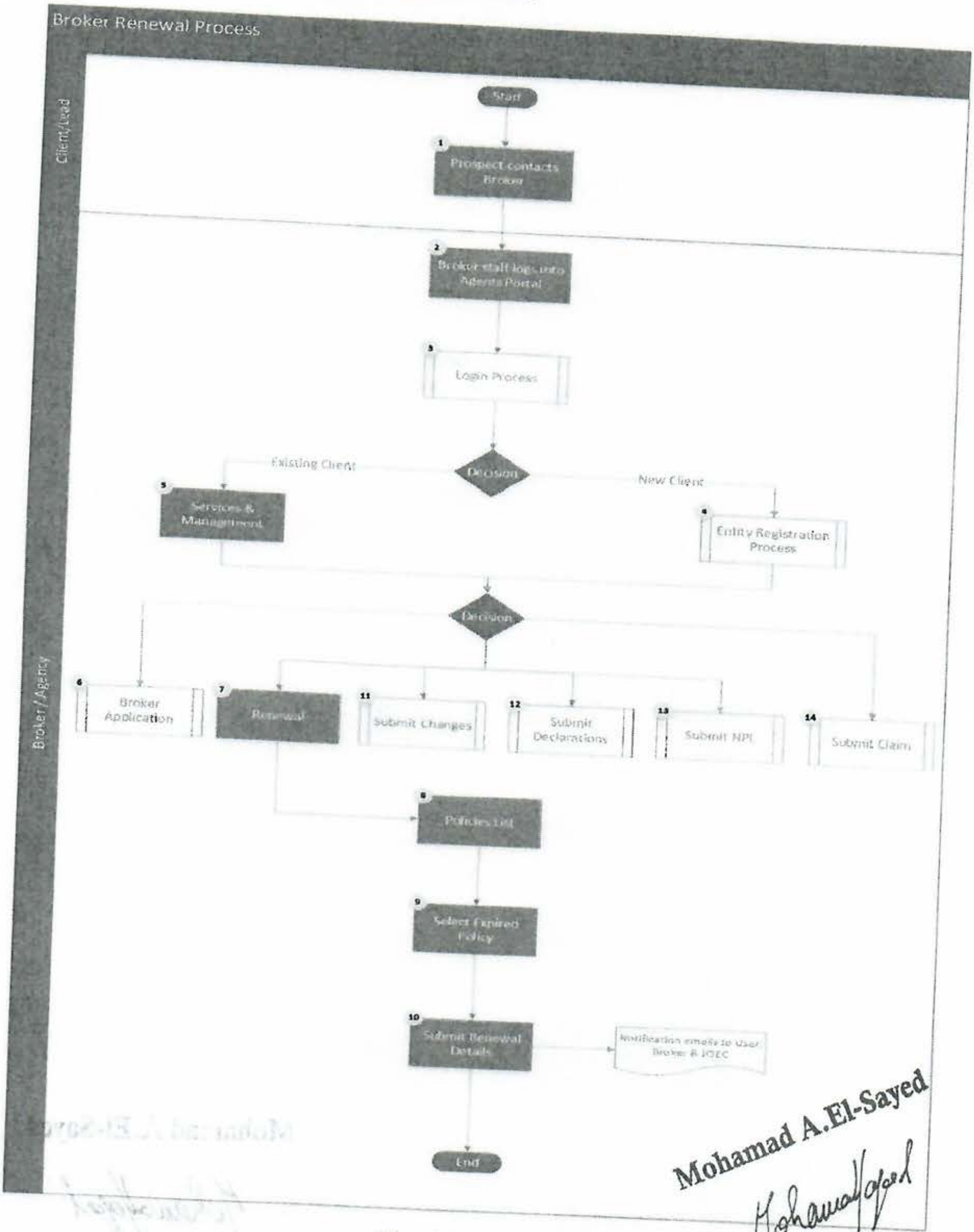

Figure 1-7 (Agent Renewal)

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1.7.2 Agent Renewal Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Contact	Prospect contacts broker/agent to acquire more details about insurance products and packages.
2	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
4		Registration	If the client is already registered in ICIEC records, they can select from a variety of services offered through the broker/agent otherwise entity registration process has to take place (refer to 1.4).
5		Services	
6		Application	Clients can apply for insurance through broker/agent staff contact (refer to 1.6).
7		Renewal	Clients can select renewal option of expired or about to expire policies through broker/agent staff contact.
8		Policies List	User will search for associated client's policies list with full display of relevant details.
9		Select Policy	User will select the policy which the client desires to apply renewal for.
10		Submit Renewal	All renewals details will be filled and submission will take place. Upon success, automatic notification emails will be delivered to the client, ICIEC and broker/agent staff.

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11		Changes	Clients can submit changes through broker/agent staff contact (refer to 1.8).
12		Declarations	Clients can submit declarations through broker/agent staff contact (refer to 1.9) providing that ICIEC has authorized access to the broker or not.
13		NPL	Clients can submit NPLs through broker/agent staff contact (refer to 1.10) providing that ICIEC has authorized access to the broker or not.
14		Claims	Clients can submit claims through broker/agent staff contact (refer to 1.11) providing that ICIEC has authorized access to the broker or not.

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1.8 Agent Changes Process

Purpose: During the policy lifetime, the policyholder might apply and 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 providing that ICIEC has authorized access to the broker or not.

Required Documents:

- Not Applicable

Time Frames

- Not Applicable

Involved Stakeholders:

- Client
- Broker/Agent staff

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1.8.1 Agent Changes Flow Chart

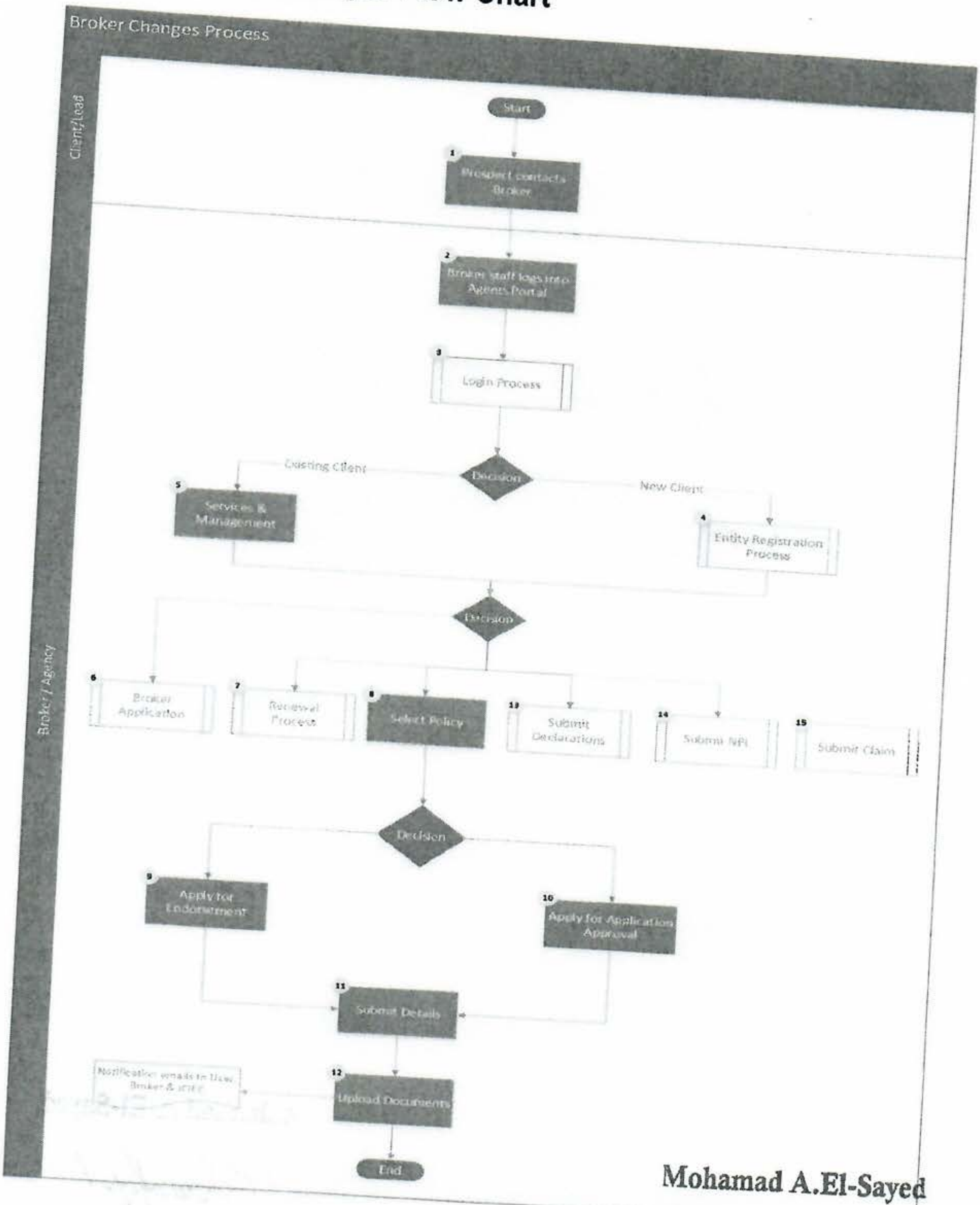

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Figure 1-8 (Agent Changes)

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1.8.2 Agent Changes Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Contact	Prospect contacts broker/agent to acquire more details about insurance products and packages.
2	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
4		Registration	If the client is already registered in ICIEC records, they can select from a variety of services offered through the broker/agent otherwise entity registration process has to take place (refer to 1.4).
5		Services	
6		Application	Clients can apply for insurance through broker/agent staff contact (refer to 1.6).
7		Renewal	Clients can apply for renewal of expired or about to expire policies through broker/agent staff contact (refer to 1.7).
8		Policies List	User will search for associated client's policies list with full display of relevant details.
9		Endorsement	User will select the type of endorsement the client desires to apply for.
10		Application Approval	User will proceed with application approval submission along with identification for the specifics of the transaction (e.g. increase or decrease limit, new application approval etc.).

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11		Details	All transactions' details and specifications will be filled and submission will take place.
12		Documents	Upon details capturing completion and finalization, automatic notification emails are delivered to the client, ICIEC and broker/agent staff indicating transaction success.
13		Declarations	Clients can submit declarations through broker/agent staff contact (refer to 1.9) providing that ICIEC has authorized access to the broker or not.
14		NPL	Clients can submit NPLs through broker/agent staff contact (refer to 1.10) providing that ICIEC has authorized access to the broker or not.
15		Claims	Clients can submit claims through broker/agent staff contact (refer to 1.11) providing that ICIEC has authorized access to the broker or not. If declarations were not previously submitted, system will alert and notify user to fulfill all prerequisites.

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1.9 Agent Declarations Process

Purpose: 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 providing that ICIEC has authorized access to the broker or not.

Required Documents:

- Declaration report by Policy Holder

Time Frames

- Declaration of shipments and payments 15 days from the end of the month (or the agreed period).

Involved Stakeholders:

- Client
- Broker/Agent staff

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1.9.1 Agent Declarations Flow Chart

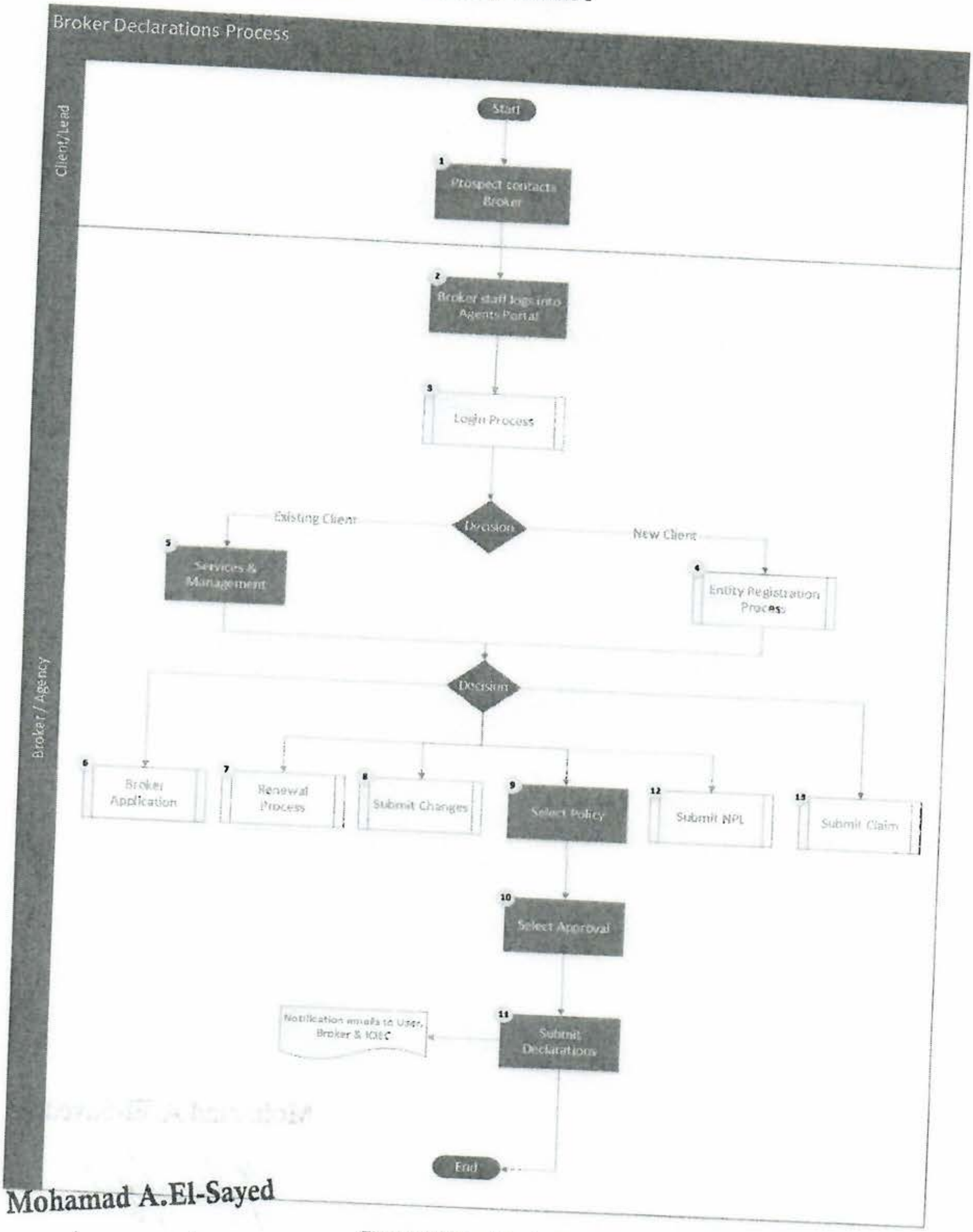

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Figure 1-9 (Agent Declarations)

1.9.2 Agent Declarations Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Contact	Prospect contacts broker/agent to acquire more details about insurance products and packages.
2	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
4		Registration	If the client is already registered in ICIEC records, they can select from a variety of services offered through the broker/agent otherwise entity registration process has to take place (refer to 1.4).
5		Services	
6		Application	Clients can apply for insurance through broker/agent staff contact (refer to 1.6).
7		Renewal	Clients can apply for renewal of expired or about to expire policies through broker/agent staff contact (refer to 1.7).
8		Changes	Clients can submit changes through broker/agent staff contact (refer to 1.8).
9		Policy	User selects a policy in order to proceed with submission of declarations according to the agreed upon frequency.
10		Approval	User selects a valid and effective approval in order to proceed with submission of declarations according to the agreed upon frequency.

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11		Submit Declarations	Client declares the exports' turnover and invoices' details delivered to buyers and automatic email notifications are delivered to client, ICIEC and broker/agent staff to indicate the success of the transactions enlisting all enclosed details.
12		NPL	Clients can submit NPLs through broker/agent staff contact (refer to 1.10).
13		Claims	Clients can submit claims through broker/agent staff contact (refer to 1.11).

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1.10 Agent NPL Process

Purpose: Probable loss 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 providing that ICIEC has authorized access to the broker or not.

Required Documents

- NPL application form
- Communication 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
- Acknowledgement of the overdue notification: within the grace period of 30/60 days after the due date of payment.

Time Frames

- Not Applicable

Involved Stakeholders

- Client
- Broker/Agent staff

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1.10.1 Agent NPL Flow Chart

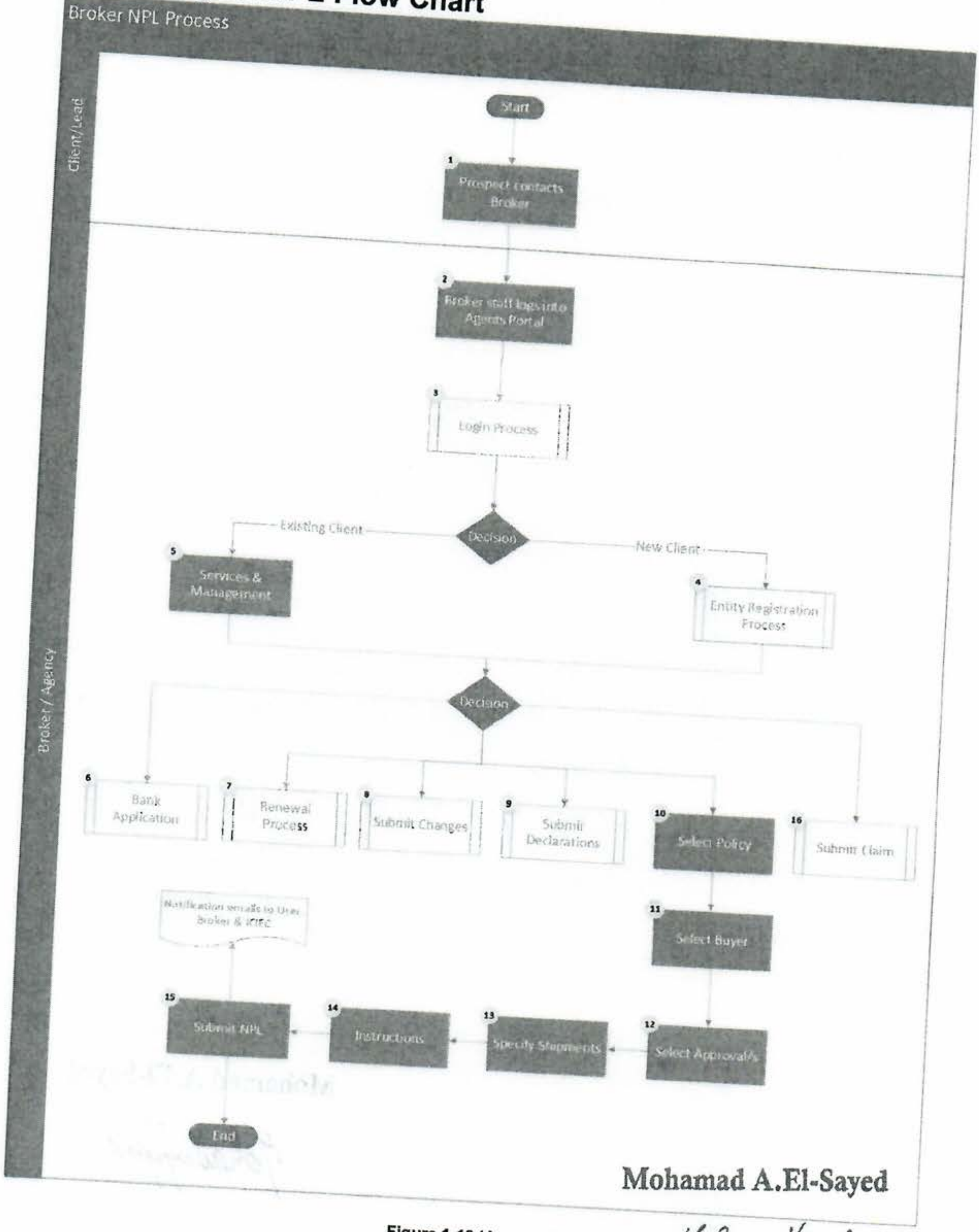

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Figure 1-10 (Agent NPL)

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1.10.2 Agent NPL Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Contact	Prospect contacts broker/agent to acquire more details about insurance products and packages.
2	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
4		Registration	If the client is already registered in ICIEC records, they can select from a variety of services offered through the broker/agent otherwise entity registration process has to take place (refer to 1.4).
5		Services	
6		Application	Clients can apply for insurance through broker/agent staff contact (refer to 1.6).
7		Renewal	Clients can apply for renewal of expired or about to expire policies through broker/agent staff contact (refer to 1.7).
8		Changes	Clients can submit changes through broker/agent staff contact (refer to 1.8).
9		Declarations	Clients can submit declarations through broker/agent staff contact (refer to 1.9).
10		Policy Selection	User selects a policy in order to proceed with submission of notification of probable loss.

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11		Buyer	User selects a valid and active buyer in order to proceed with rest of details specification.
12		Approval/s	User selects valid and effective approval/s in order to proceed with submission of notification of probable loss and shipments specification.
13		Shipments	User specifies shipments that have been performed and probable loss is intimidated.
14		Instructions	Instructions and procedures followed by the client to identify measurements taken to mitigate the risk of loss are filled along with specification of possible loss reasons.
15		NPL	Submission of the NPL takes place and automatic email notifications are delivered to the client, ICIEC and broker/agent staff for further processing.
16		Claims	Clients can submit claims through broker/agent staff contact (refer to 1.11).

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1.11 Agent Claim Process

Purpose: When (contracts/invoices/LCs) are not paid by buyers/obligors at the respective due dates, policyholders must inform brokers/agencies or ICIEC immediately as only with such information ICIEC can react prudently and take the necessary risk mitigating measures providing that ICIEC has authorized access to the broker or not. Moreover, for a claim to be valid and legible, the insured party needs to prove that all required rules were applied.

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 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.
- ICIEC should expeditiously make a determination as to the liability of the corporation to pay a claim within 30 days from the expiry of the relevant waiting period specified under the policy or 30 days from the date when all the evidence substantiating the claim which ICIEC may require has been submitted by the policyholder.

Involved Stakeholders

- Client
- Broker/Agent staff

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1.11.1 Agent Claim Flow Chart

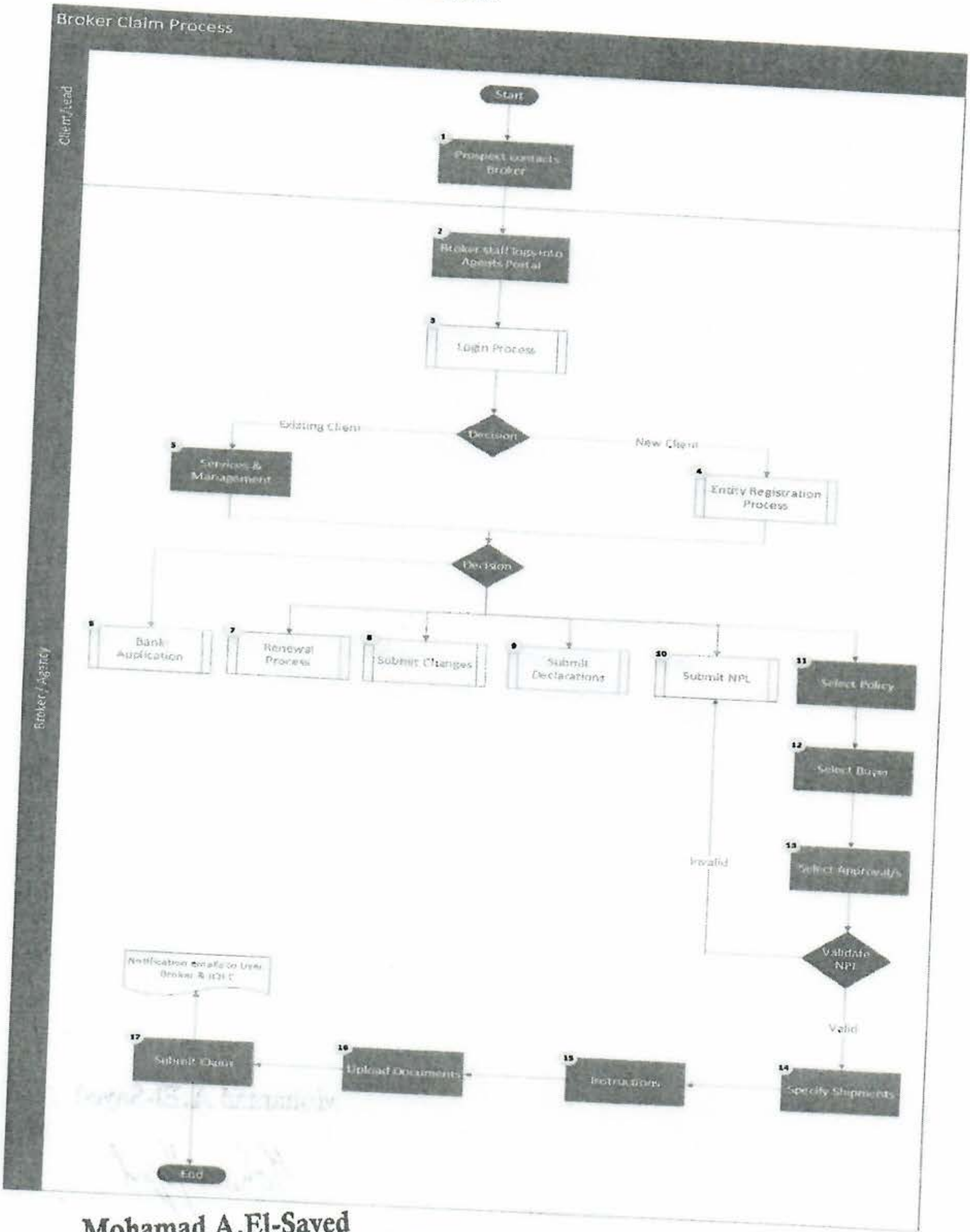

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Figure 1-11 (Agent Claim)

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1.11.2 Agent Claim Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Contact	Prospect contacts broker/agent to acquire more details about insurance products and packages.
2	Broker/Agent staff	Agents Portal	Broker/agent staff is redirected to Insurance Agents Portal.
3		Login	If the user is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
4		Registration	If the client is already registered in ICIEC records, they can select from a variety of services offered through the broker/agent otherwise entity registration process has to take place (refer to 1.4).
5		Services	
6		Application	Clients can apply for insurance through broker/agent staff contact (refer to 1.6).
7		Renewal	Clients can apply for renewal of expired or about to expire policies through broker/agent staff contact (refer to 1.7).
8		Changes	Clients can submit changes through broker/agent staff contact (refer to 1.8).
9		Declarations	Clients can submit declarations through broker/agent staff contact (refer to 1.9).
10		NPL	Clients can submit NPLs through broker/agent staff contact (refer to 1.10).

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11		Policy Selection	User selects a policy in order to proceed with submission of claim incident.
12		Buyer	User selects a valid and active buyer in order to proceed with rest of details specification.
13		Approval/s	User selects valid and effective approval/s in order to proceed with submission of claim and shipments specification bearing in mind that validation check takes place to identify whether a preceding respective NPL has been submitted.
14		Shipments	Client specifies shipments that have been performed and actual loss has occurred.
15		Instructions	Instructions and procedures followed by the client to identify measurements taken to mitigate the risk of loss are filled along with specification of possible loss reasons.
16		Documents	All necessary documents to provide evidences, additional details and requirements of proper claim assessment are uploaded by the client.

Laisan Mobaideen

Radwan Jundi

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