Credit Insurance, Financial System, Business Channels (Portals)

Business Scope Document of the

CR 01_2024

For

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

ESK/InS-JOR-24:0013 X

Prepared By

Proprietary and Confidential

Contents

Document History

Document Version	Date	Summary of Changes	By	Business Unit
0.1	21.01.2024	Document Creation	Radwan Al Jundi	ESK/ INS
0.2	10.02.2024	Review; add comments and suggestions	Laisan Mobaideen	ESK/ INS
0.3	11.02.2024	Review; add comments and suggestions	Laisan Mobaideen	ESK/ INS
0.4	13.02.2024	Document Update	Radwan Al Jundi Tala Al Jinini	ESK/ INS
0.5	14.02.2024	Approved	Radwan Al Jundi	ESK/ INS
1	14.02.2024	Baseline	Laisan Mobaideen	ESK/ INS
1.1	14.02.2024	Update based on Reyaz feedback; add the old CR ref # where the additional requirements raised	Radwan Al Jundi	ESK/ INS
1.2	14.02.2024	Review & update	Laisan Mobaideen	ESK/ INS
1.3	14.02.2024	Approved	Radwan Al Jundi	ESK/ INS
1.4	15.02.2024	Update based on the call held with ICIEC IT	Radwan Al Jundi Tala Al Jinini	ESK/ INS
1.5	15.02.2024	Review	Laisan Mobaideen	ESK/ INS
1.6	15.02.2024	Review & Initial approval by email	Reyaz Wani	ICIEC
1.7	19.02.2024	Update based on the call held with ICIEC IT on 18 Feb 2024	Radwan Al Jundi Tala Al Jinini	ESK/ INS
1.8	20.02.2024	Review & Update; Add a note under recommendation & country internal classification points which were approved verbally by ICIEC on 18 Feb	Laisan Mobaideen	ESK/ INS
2	20.02.2024	Baseline	Laisan Mobaideen	ESK/ INS
2.1	20.02.2024	Review & request an update mentioned in email on 20 Feb 2024	Reyaz Wani	ICIEC
2.2	20.02.2024	Review the requested update with Laisan	Tala Al Jinini	ESK/ INS
2.3	20.02.2024	Review & Approve	Radwan Al Jundi	ESK/ INS
2.4	20.02.2024	Update based on Reyaz & Tala’s feedback & Radwan’s Confirmation	Laisan Mobaideen	ESK/ INS
3	20.02.2024	Baseline	Laisan Mobaideen	ESK/ INS

Scope

Identification

This document shall be referred to hereafter as the business scope document of **ICIEC CR 01_2024.**

Purpose

The purpose of this document is to capture ICIEC's detailed requirements related to gap implementation and obtain the associated ICIEC's approval on the provided requirements as a confirmation prior to development.

Document Overview

This document targets the additional business requirements where main functionalities and scope are defined, and constructs the guidelines for upcoming events and efforts.

Definitions, Acronyms and Abbreviations

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

Abbreviation	Definition
ESKA	ESKADENIA Software
ICIEC	The Islamic Corporation for the Insurance of Investment and Export Credit

1 BACKGROUND

Due to the held online CR verification sessions conducted in 2023 for previously delivered CRs; CR 01_2020, CR 01_2021 & CR 01_2022 the below new scope requirements resulted from the held discussions with ICIEC IT team.

ESKADENIA referred to the recorded sessions and the provided documents/ info to detail the additional scope below, ICIEC IT team shall review the detailed scope and inform us if any detail is missing or shall be refined, if no comments received, the scope is considered final.

2 APPENDIX # 1: CRS VERIFICATION 31 ADDITIONAL POINTS

Appendix # 1 was included in the management letter shared by ESKADENIA on 18/12/2023.

ESKADENIA_CEO Letter_18 Dec 2023_D

3 DETAILED FUNCTIONAL REQUIREMENTS

Approved requirements via email: some of the below points were approved by ICIEC via email, and the development already started. However, for the remaining points, ESKADENIA will start the development when the document is officially approved by ICIEC.

Points approved by ICIEC via email:

#	CR No.	CR #	System	ICIEC Verification Remarks
2	CR01-2022	2.8	Credit Insurance	Whenever we convert an application to a policy it should be automatically finalized.
6	CR01-2021	1.5	Credit Insurance	Status of CIS should be disabled and changed automatically upon the taken action: request sent is already handled, but report posted should be auto selected once the report is uploaded if the user posted the case to UW.
11	CR01-2021	1.7	Credit Insurance	Auto added Special Conditions should be per Buyers and Banks.
13	CR01-2021	1.7	Credit Insurance	Remove "Available Capacity" field in approval pricing page.
16	CR01-2021	1.4	Credit Insurance	Premium amount declaration currency should be removed, its fine to keep its space empty, check with technical team how to solve it.
5	CR01_2020	1.3	Credit Insurance	Double check the SOA report layout with finance team 16/08/2023. The format being requested by ICIEC is not the one available at ESKA financial side (which was validated during the financial UAT). New SoA format/ template was shared with ESKADENIA.

Detailed requirements of the points, have specific mention of the changes that will be introduced and impacted areas (reports, pages and/or processes). If the requirements have no impact on these areas, no mention is covered.

3.1 Credit Insurance - Automatic Posting

The below additional changes were raised during the verification of CR Reference no.: CR 2022 # 2.79

Although posting (integration with Finance) is facilitated through “Financial Integration” pages, automatic posting will be activated for specific processes and policy types. Automatic posting will be activated for issuance of invoices (Fees & Minimum of Premium, in addition to Declarations while rest of invoices/payments generated will be handled manually i.e. Claim Payment, Credit Information Services, Claim Recover etc.) as below:

- NBI/Application/Policy Process
  - In case there is a need to issue either a Fee or Minimum of Premium invoice, upon the approval of the NBIs/Applications and Policies, automatic issuance of the invoice shall take place automatically without the revision facility by authorised user from the Credit Insurance side as currently implemented.
  - This will be applied for all insurance classes (Commercial & Sovereign including Inward and Fronting policy types) and all policy types.
- Declarations Process
  - For CSTP, submitted declarations through online Customer, Agent and Banc-assurance Portals shall be approved automatically and consequently, invoice issuance (posting to Finance) will occur automatically as well without any manual intervention.
  - For the rest of policy types (other than CSTP), invoice issuance will take place whenever the declarations’ submissions are approved. Same will take place for similar types of declarations with financial impact i.e. submission reason is “Extend Due Dates with Premium” and “Credit Note”.
- In case of success, automatic notification shall be sent to the client with invoice attached in addition to internal involved stakeholders (e.g. Account Manager, Underwriter and Underwriting Manager).
- In case of failure, notifications shall be circulated to involved stakeholders (like Underwriter, Account Manager and Finance) indicating that; in such incidents,

posting will be performed manually through Invoices page (Financial Integration page).

Dears,

Please note that the automatic issuance for policy [Policy Reference No.] of [Invoice Type] for month [Declaration Month] and transaction [Transaction Reference No.] has failed. Please proceed with manual issuance and refer to IT department for further assistance.

Best Regards.

3.2 Credit Insurance - Policy Issuance

The below additional changes were raised during the verification of CR Reference no.: CR 2022 # 2.8

This point with the below mentioned details was approved by ICIEC by email on 24 Jan 2024.

After a commercial application/sovereign main application is approved, it will be manually converted from the system (Through the Transactions list of options) to policy level. Conversion of the application to policy & finalization of the policy will be merged into a single action however validations already in place for both actions (conversion and policy finalization) will be applied to the merged action; if any of the in-place validations fail, no conversion will occur and proper message shall appear to indicate reason of failure (“Application Conversion and Policy Issuance has failed due to [Reason Mention]”).

Despite the fact that the majority of below validations are already applied at NBI/Offer stage (hence NBI/Offer cannot be approved and no conversion to Application will occur if any of them fail), however they are also in-place at application stage as listed below:

- Eligibility check.
- Goods & Services details are submitted and available.
- Pricing Terms details are submitted and available (i.e. pricing is concluded).
- Insurance terms details are submitted and available.
- Closing Period validity (i.e. period/interval is open for submissions and policy issuance is allowed).

- Entity is KYC cleared and approved.
- Covers details are identified and available.

At all times and upon successful conversion of the main application to policy, a pending case has to be triggered and remain pending so as Policy Admin can generate the policy documents (e.g. Policy Schedule) and share them with the policyholder.

3.3 Credit Insurance - RCL Formulae

The below additional changes were raised during the verification of CR Reference no.: CR 2022 # 3.1

Current RCL report and related areas in system whereby the below elements (Exposure, Commitment, Business Insured and NPLs/Claims) are presented and/or considered in validations and checks, will be calculated with consideration of the formulae shared by ICIEC (in principle bearing in mind that formulae and calculations differ throughout chronological intervals) in addition to specific special cases handling; such cases will be hardcoded therefore any future amendments in the formulae will require additional development and shall follow the change control process.

- Exposure Formula
- Commitment Formula
  - New Commitment
  - Current Commitment
- Business Insured
- NPLs/Claims

Curr. Comm_sample.txt   BI_PREMIUM_sample.txt   NPL_CLAIMS_Sample.txt   Exposure Formula.txt

Below documents contain definitions and calculation methodology for each and every aspect mentioned above.

NPLs 1.pdf   New_Commitments 1.pdf   Exposure 1.pdf   Current_Commitments 1.pdf   Claims 1.pdf

Business_Insured 1.pdf   Premium 1.pdf

In-scope related reports (as mentioned in the signed Credit Insurance BRD – Point 12.6 Reference to section 4.3 of the SoW – Reporting) that may include any of the above-mentioned aspects (Exposure, Commitments, Business Insured, NPLs and Claims) will be impacted to reflect values based on the new formulae.

3.4 Customer Portal – 1st time login

The below additional changes were raised during the verification of CR Reference no.: CR 2022 # 2.1

Upon automatic registration, email will be forwarded to the associated stakeholders (policyholder and contact persons) with a welcome greeting, and a link to activate their account on the Customer Portal.

ICIEC THE ISLAMIC CORPORATION FOR THE INSURANCE OF INVESTMENT AND EXPORT CREDIT
Member of the Islamic Development Bank Group

Dear valued customer,

Firstly, we would like to welcome you to ICIEC, a new account has just been created for you and can be accessed by clicking here and filling the below as your login credentials bearing in mind that the credentials shall be changed after your first login trial.

ID:

Unique identifier (username) will be the email.

Separately, you will receive your policy issuance documents. Should you have any inquiries, please feel free to contact us by clicking here or write to us at info@iciec.com

Best regards,
ICIEC Team

Once the user (policyholder and designated contact persons) navigates to the associated link, for the 1st time only, they will be redirected to the "User Activation" page where they will need to enter their email (which will be utilized as the unique username). Then, for security verification, and to ensure that the user accessing the link is the same user who has registered on the portal, the user will receive a One-

Time Password (OTP) on the respective associated email; after entering the OTP, they can set their password manually and activate their account.

3.5 Customer Portal – Statement of Account

The below additional changes were raised during the verification of CR Reference no.: CR 2020 # 1.3

This point with the below mentioned details was approved by ICIEC by email on 06 Feb 2024.

A new statement of account (SoA) report will be created for ICIEC, where it will include the following details from the provided template.

ICIEC

المؤسسة الإسلامية لتأمين الإستثمار و ائتمان الصادرات

THE ISLAMIC CORPORATION FOR THE INSURANCE OF INVESTMENT AND EXPORT CREDIT

(Member of the Islamic Development Bank Group - عضو مجموعة البنك الإسلامي للتنمية)

STATEMENT OF ACCOUNT

Customer Ref.	EXP-PAK-00066
Currency	USD
SAP Code	1300922

From Date	04-AUG-2022
To Date	05-AUG-2023

Policy Holder Details

Name	:	Masood Spinning Mills Limited
Contact	:	Shahid Hassan
Phone #	:	0092 61 111181181
Street Address	:	Mehr Manzil, Lohari Gate, P. O. Box 28, Multan, Pakistan

Account Summary

Opening Balance (Dr)	:	433.19
Payments/Credit Notes	:	433.19
Invoices/Debit Notes	:	-
Balance Due	:	-

S No.	Date	Description		Dr Amount	Cr Amount
1		OPENING BALANCE		433.19	-
2	02-FEB-23	To write-off P/42/00265 as per ref# LAD/		-	206.06
3	02-FEB-23	To write-off P/42/00423 as per ref# LAD/		-	227.13
			Total :	**433.19**	**433.19**
			NET BALANCE :	-	

Thank you for your business!

Should you have any enquiries concerning this statement, please email your Zone Manager Yasser Alaki; Email:Yalaki@isdb.org with a copy to iciec-accts@isdb.org.

OUR BANK ACCOUNT DETAILS :

Account Name	Islamic Corporation for the Insurance of Investment and Export Credit				
Bank Name	Gulf International Bank (UK) Ltd.	**Swift Code**	SINTGB2LXXX	**Currency**	USD
Account Number	02010100	**IBAN**	GB61 SINT 6092 8002 010100		

CORRESPONDENT BANK DETAILS :

Bank Name	JPMorgan Chase Bank, New York	**Swift Code**	CHASUS33
Account Number	818036102		

Please Note:

- Settlement of Invoices within agreed terms is a condition precedent for policy cover effectiveness ;
- Send proof of payment and remittance details to iciec-accts@isdb.org;
- Payment of the Net Balance must be made in the statement currency, to the above bank account and customer is responsible for all bank charges;
  Therefore please advice your bank as follows "all bank charges should be born by applicant".
- Payments from third parties may not be accepted.
- Statement will be deemed correct if no objections received within 10 days.

Report Date 8/5/2023

Page 1 of 1

The new SoA report will be divided into seven main sections:

1. “Report Header” section.

ICIEC

لمؤسسة الإسلامية لتأمين الإستثمار و ائتمان الصادرات

THE ISLAMIC CORPORATION FOR THE INSURANCE OF INVESTMENT AND EXPORT CREDIT

(Member of the Islamic Development Bank Group - عضو مجموعة البنك الإسلامي للتنمية

STATEMENT OF ACCOUNT

Customer Ref.	EXP-PAK-00066
Currency	USD
SAP Code	1300922

From Date	04-AUG-2022
To Date	05-AUG-2023

- ICIEC logo (Centre)
- Report title (Centre) STATEMENT OF ACCOUNT
- Customer Ref.: Customer reference number (customer segment code)
- Currency: SoA currency
- SAP Code: Reference number from customer entity
- From Date: Statement from date (DD-MON-YYYY)
- To Date: Statement to date (DD-MON-YYYY)

2. “Customer Details” section.

Policy Holder Details

Name	:	Masood Spinning Mills Limited
Contact	:	Shahid Hassan
Phone #	:	0092 61 111181181
Street Address	:	Mehr Manzil, Lohari Gate, P. O. Box 28, Multan, Pakistan

Account Summary

Opening Balance (Dr)	:	433.19
Payments/Credit Notes	:	433.19
Invoices/Debit Notes	:	-
Balance Due	:	-

- Policy Holder Details:
  - Name: Customer name
  - Contact: Contact name
  - Phone#: Contact phone number
  - Street Address: Customer address

- Account Summary:
  - Opening Balance (Dr, CR): Customer open balance based on the from date, balance will show in debit or credit.
  - Payments/ Credit Notes: Customer balance in Cr based on the statement period.

- Invoices/ Debit Notes: Customer balance in Dr based on the statement period with Brackets sign if Dr.
- Balance Due: Customer close balance based on the to date.

3. “SoA Details” section.

S No.	Date	Description		Dr Amount	Cr Amount
1		OPENING BALANCE		433.19	-
2	02-FEB-23	To write-off P/42/00265 as per ref# LAD/		-	206.06
3	02-FEB-23	To write-off P/42/00423 as per ref# LAD/		-	227.13
			Total :	**433.19**	**433.19**
			NET BALANCE :	**-**	

- Serial No. column: Grid row number, sequential, Not Voucher number.
- Date column: Voucher date Format (DD-MON-YYYY).
- Description column: Voucher description as a note from the financial transaction.
- Blank column: Policy number from Credit Insurance and the header “Policy Number”.
- Dr Amount column: Statement balance in debit.
- Cr Amount column: Statement balance in credit.
- Total Row: Balances Total.
- NET BALANCE Row: Debit balance – Credit balance.

4. “Thank you for your business!” Section.

Thank you for your business!

Should you have any enquiries concerning this statement, please email your Zone Manager Yasser Alaki;
Email:Yalaki@isdb.org with a copy to iciec-accts@isdb.org.

- Thank you for your business! Label (centre)
- Text body: “Should you have any enquiries concerning this statement, please email your Zone Manager [Name Name]; Email: [Email@xxxx.xxx] with a copy to iciec-accts@isdb.org”
  - Zone Manager: from the credit insurance based on the policy definition.
  - Email: zone manager email from the credit insurance based on the policy definition.

5. “Bank Details” section.

OUR BANK ACCOUNT DETAILS :

Account Name	Islamic Corporation for the Insurance of Investment and Export Credit				
Bank Name	Gulf International Bank (UK) Ltd.	**Swift Code**	SINTGB2LXXX	**Currency**	USD
Account Number	02010100	**IBAN**	GB61 SINT 6092 8002 010100		

CORRESPONDENT BANK DETAILS :

Bank Name	JPMorgan Chase Bank, New York	**Swift Code**	CHASUS33
Account Number	818036102		

- OUR BANK ACCOUNT DETAILS: based on the statement currency like “USD”, “EUR”, etc.
  - Account Name: ICIEC bank account name.
  - Bank Name: ICIEC bank name.
  - Swift Code: ICIEC bank swift code.
  - Currency: ICIEC bank currency.
  - Account Number: ICIEC bank account number.
  - IBAN: ICIEC bank account IBAN.
- CORRSPONDENT BANK DETAILS:
  - Bank Name: Customer bank name.
  - Swift Code: Customer bank swift code.
  - Account Number: Customer bank account number.

6. “Notes” section.

Please Note:

- Settlement of Invoices within agreed terms is a condition precedent for policy cover effectiveness ;
- Send proof of payment and remittance details to iciec-accts@isdb.org;
- Payment of the Net Balance must be made in the statement currency, to the above bank account and customer is responsible for all bank charges;

  Therefore please advice your bank as follows "all bank charges should be born by applicant".
- Payments from third parties may not be accepted.
- Statement will be deemed correct if no objections received within 10 days.

- Fixed note: “Please Note:
  - Settlement of Invoices within agreed terms is a condition precedent for policy cover effectiveness;
  - Send proof of payment and remittance details to iciec-accts@isdb.org;
  - Payment of the Net Balance must be made in the statement currency, to the above bank account and customer is responsible for all bank charges;

Therefore, please advise your bank as follows "all bank charges should be borne by applicant".

- Payments from third parties may not be accepted.
- Statement will be deemed correct if no objections received within 10 days.

7. “Report Footer’ section.

Report Date 8/5/2023	***Page 1 of 1***

- Report Date: Printing date DD/MM/YYYY.
- Page X of X: page numbering.

Also, we will consider the following points

- Make sure to have the same green colour.
- No User name and Print Date on the report header.
- Use the same font size and format in all fields.
- Date format should be DD-MON-YYYY.
- The same SoA template will be utilized to be generated from the Customer Portal as well.
- If the customer has more than one policy with different zone managers assigned under the portfolio assignment, we will retrieve any of these assigned zone managers under the SoA.

3.6 CIS (Credit Information Services) Status

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.48

This point with the below mentioned details was approved by ICIEC by email on 24 Jan 2024.

Status of CIS will be disabled and changed automatically whenever the pending CIS case is posted to the next stage (from pending cases pop-up). Once the CIS case is finalized and reports are received, Underwriting Support Officer will post the case through pending cases pop-up to the OCL stage at Underwriter side therefore whenever action is taken, CIS status shall be changed automatically to "Report Posted" and a pending OCL case will be created at Underwriter’s side (as per portfolio assignment).

3.7 Approvals

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.48

If there is a revision for OCL and the recommendation was to cancel limit/close file then active CLAs have also to be cancelled automatically with submission reason "Cancellation of Approval". Notifications will be shared with stakeholders & policyholders (below is the sample template for email notifications per policy type). If OCL recommendation is "Nil Limit" then automatic CLAs have also to be generated & processed with 0 amount.

Below are the automatically generated email notifications that shall be sent to the policyholder in case of limit approval and issuance.

E-Approval_BMP_Sample.pdf E-Approval_CSTP_Sample.pdf E-Approval_DCI_Sample.pdf E-Approval_IFRP_Sample.pdf

CLA_Cancellation_Sample.pdf DCA_Sample_E-approval.pdf CRA_Sample_E-approval.pdf FO_Sample_E-approval.pdf CLA_Sample_E-Approval.pdf

Also, below documents will be generated and automatically shared with the policyholder in addition to their availability in the system whenever approvals are issued (Nil and normal approvals).

NIL CREDIT LIMIT.pdf BMP Approval of Cover on a Financial CRA Nil Credit Limit of Reinsurance.pdf CSTP Credit Limit Approval.pdf DCA DCIP Credit Limit Approval.pdf

GAP Credit Limit Approval.pdf Nill Credit Limit CSTP.pdf P04a CRA Reinsurance Offer Co

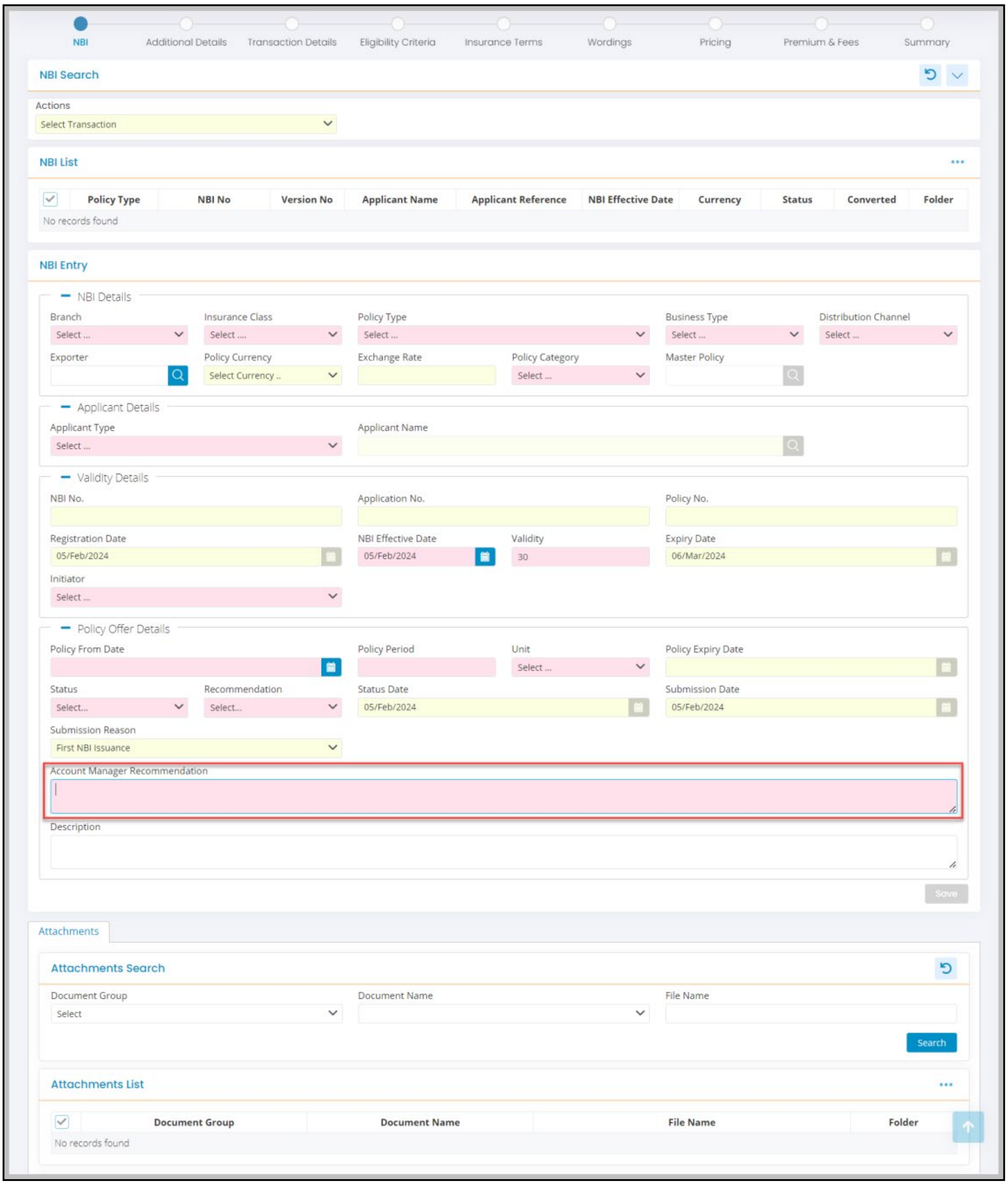
3.8 Recommendation

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.48

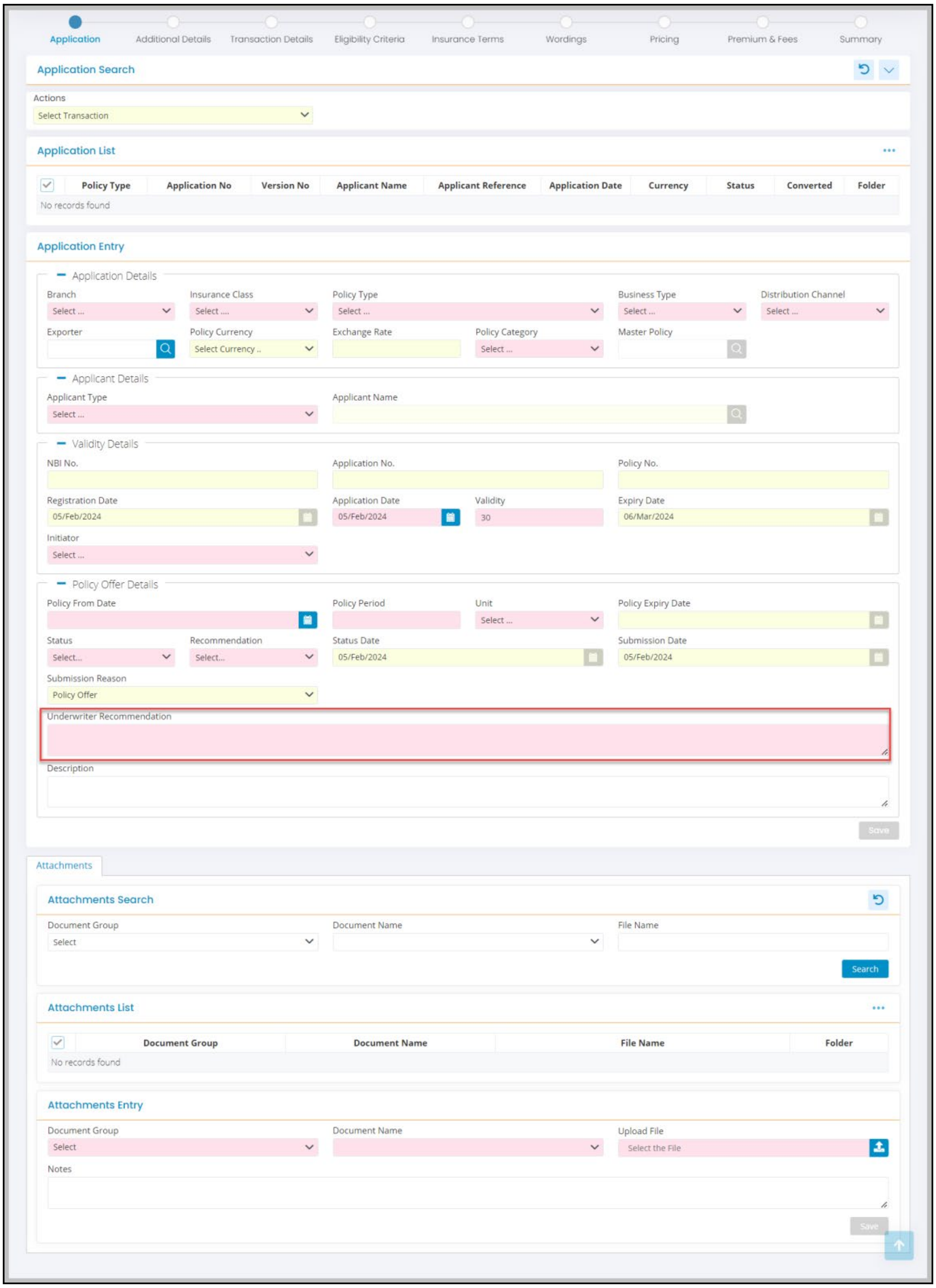
This point with the below mentioned details was approved verbally by ICIEC during a call on 18 Feb 2024.

To prevent users from entering non-meaningful notes, recommendation fields (where applicable, as mentioned below) should be validated in a similar manner to the pending cases notes whenever a case is posted or approved i.e.: minimum characters 10 preventing users to submit continuous duplicated characters.

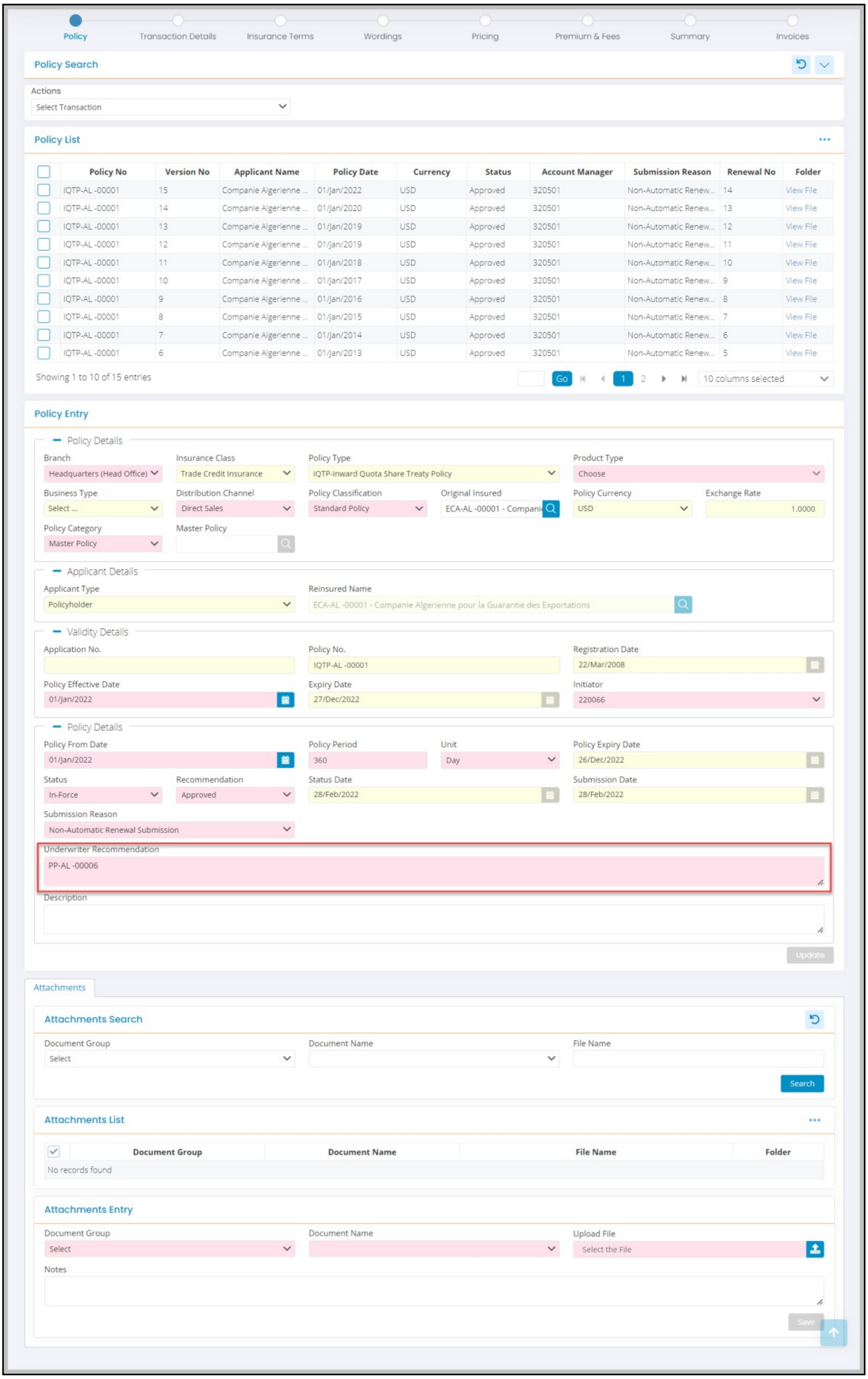
1. Commercial NBI



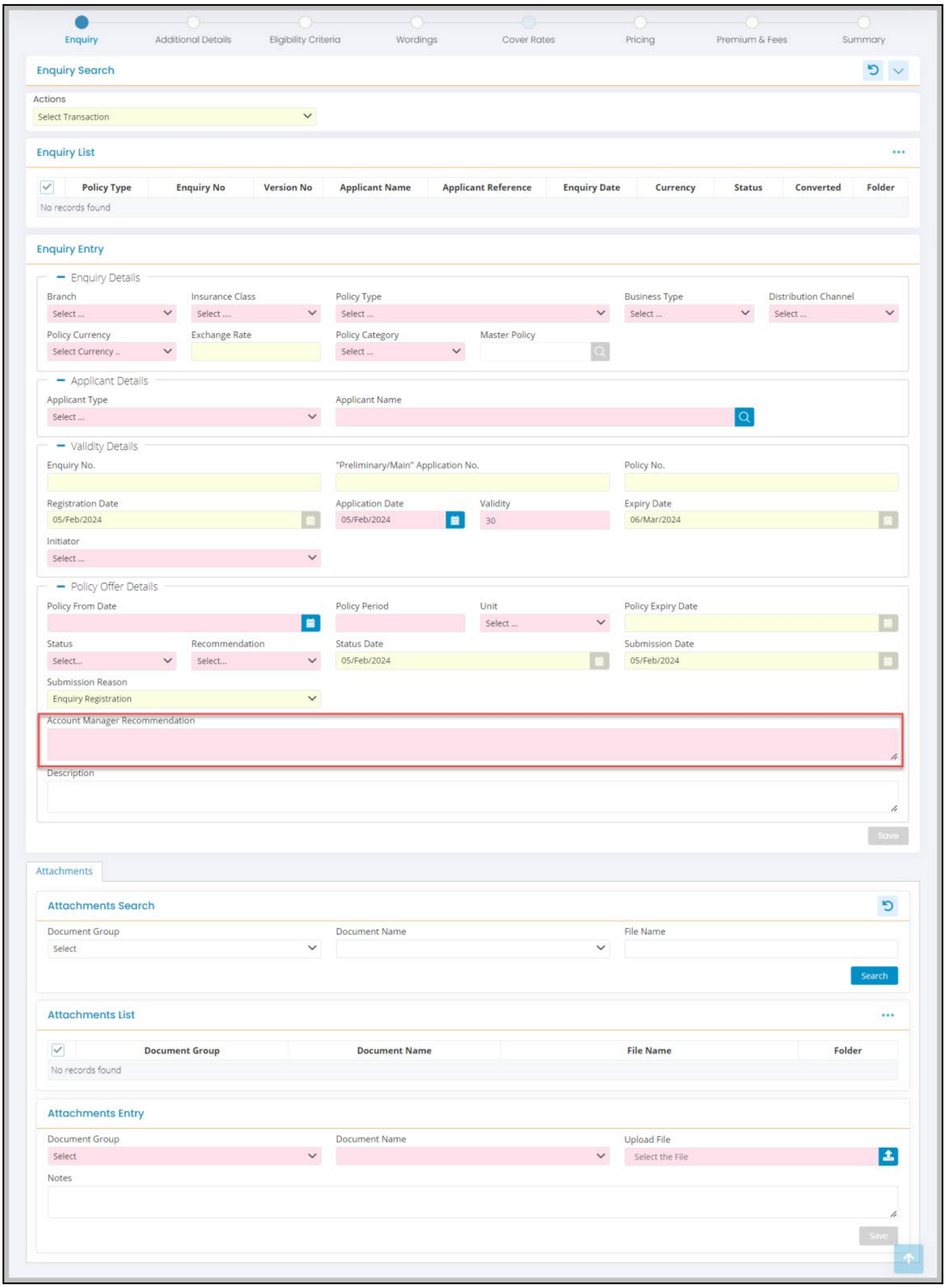
2. Commercial Application



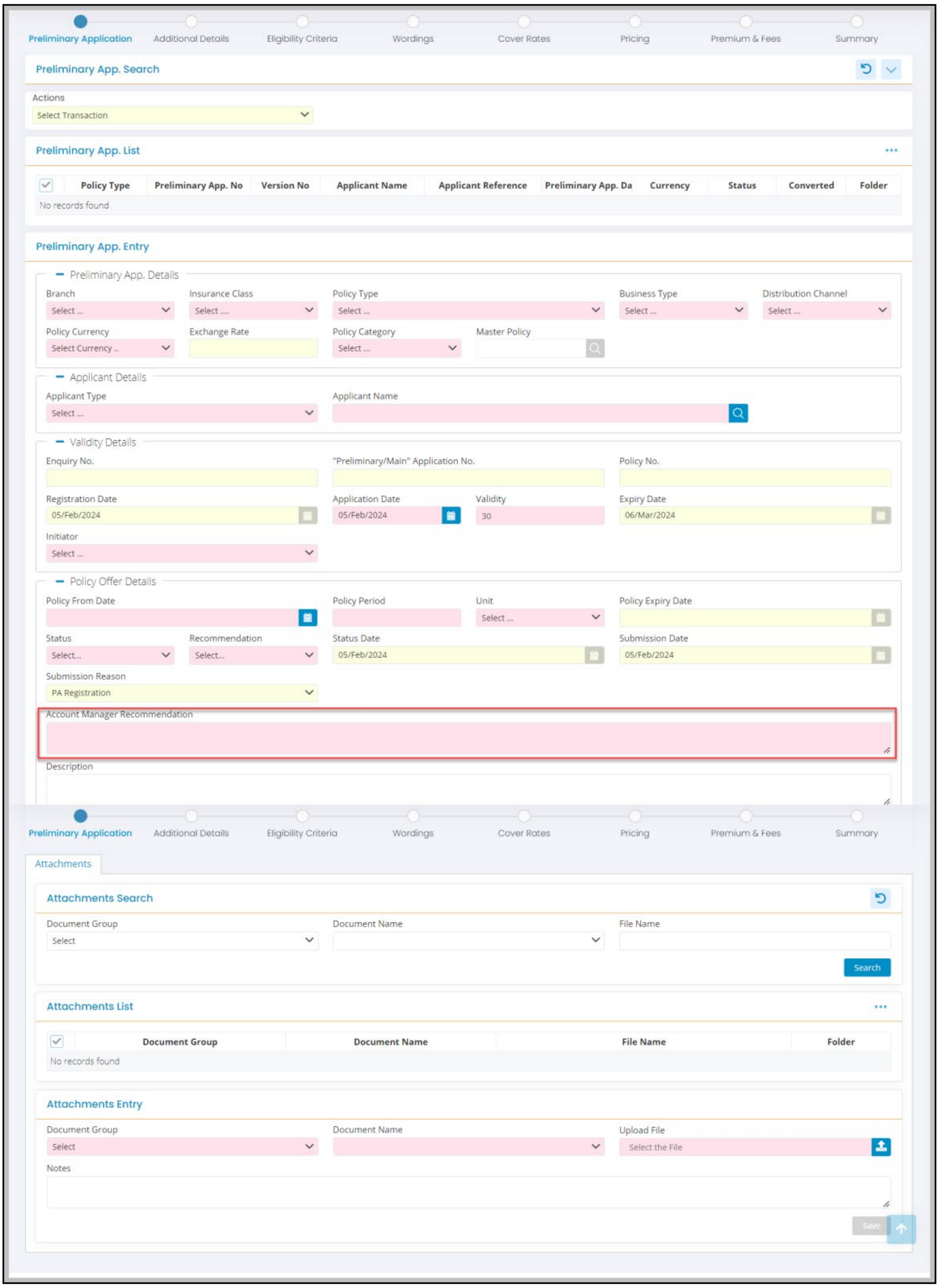
3. Commercial Policy



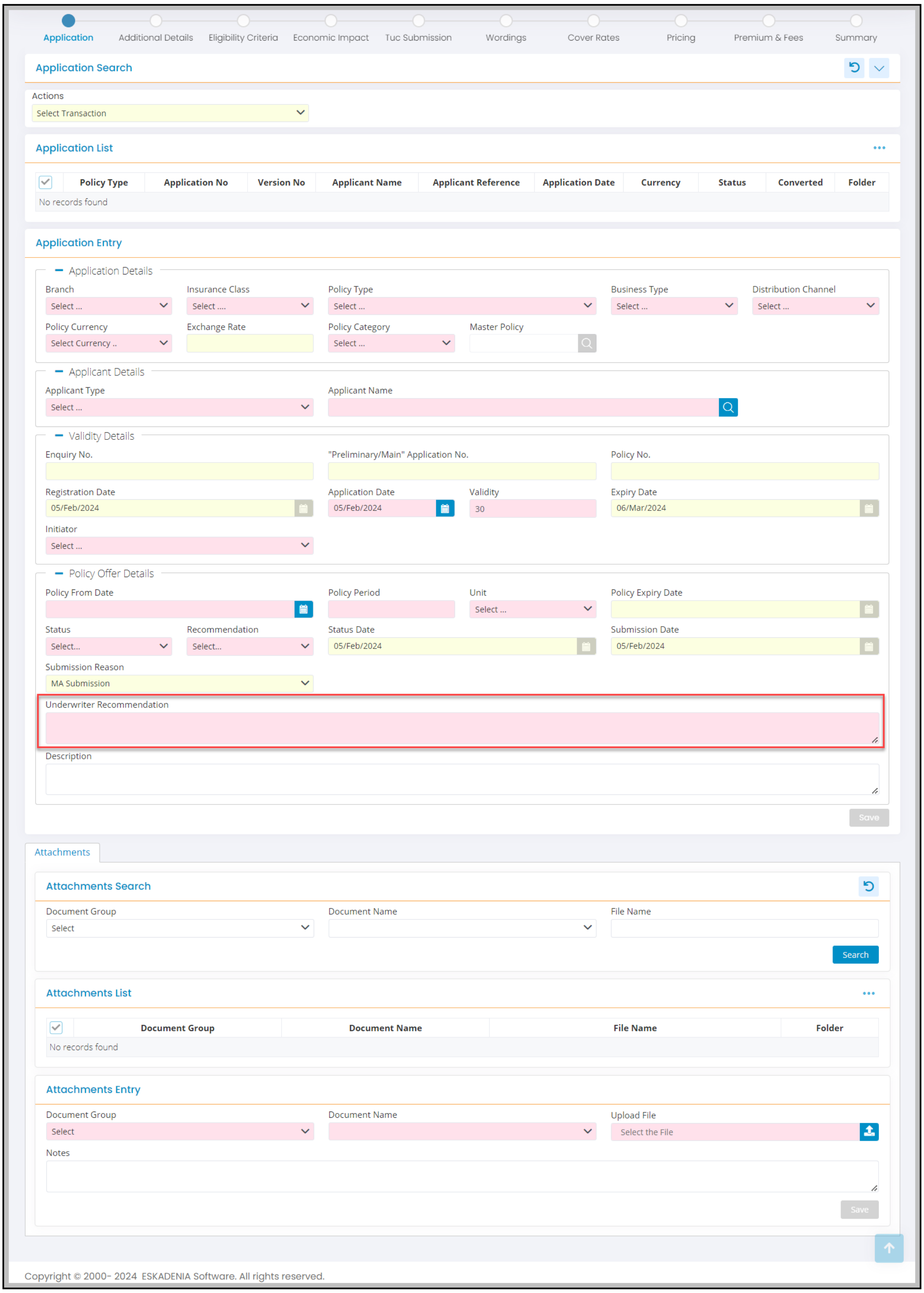
4. Sovereign Enquiry



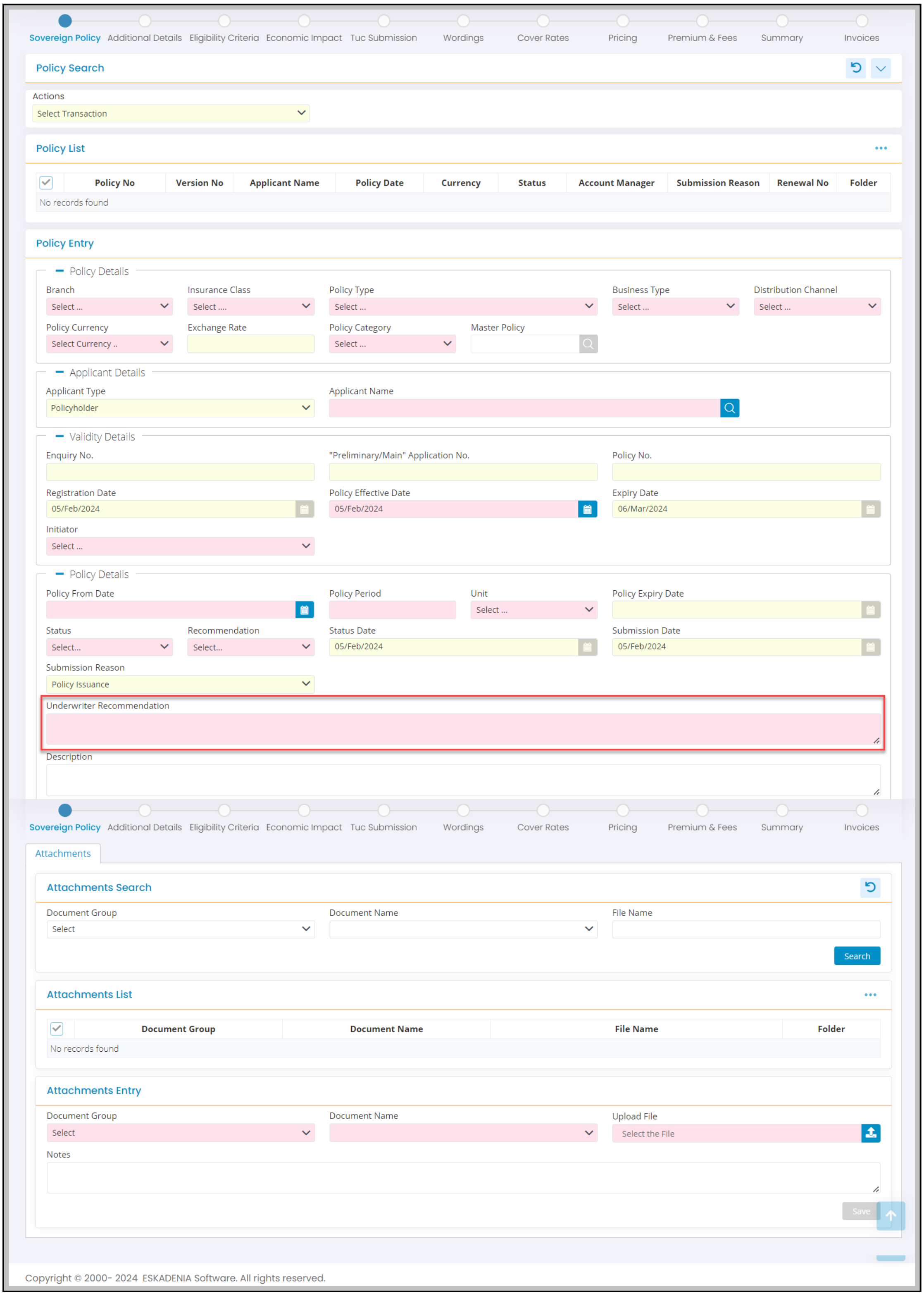
5. Sovereign Preliminary Application



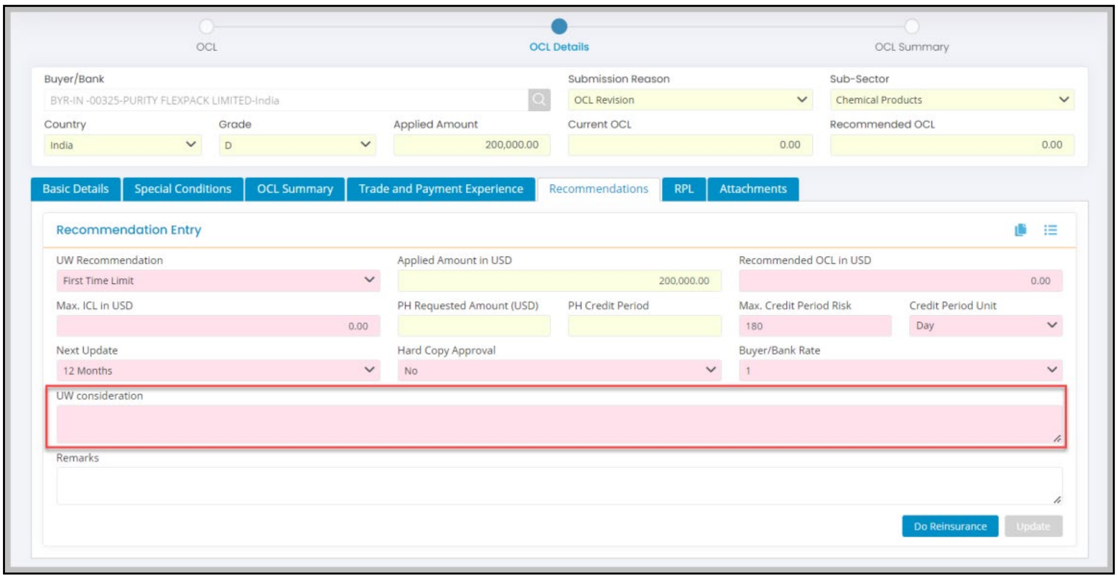
6. Sovereign Preliminary Main Application



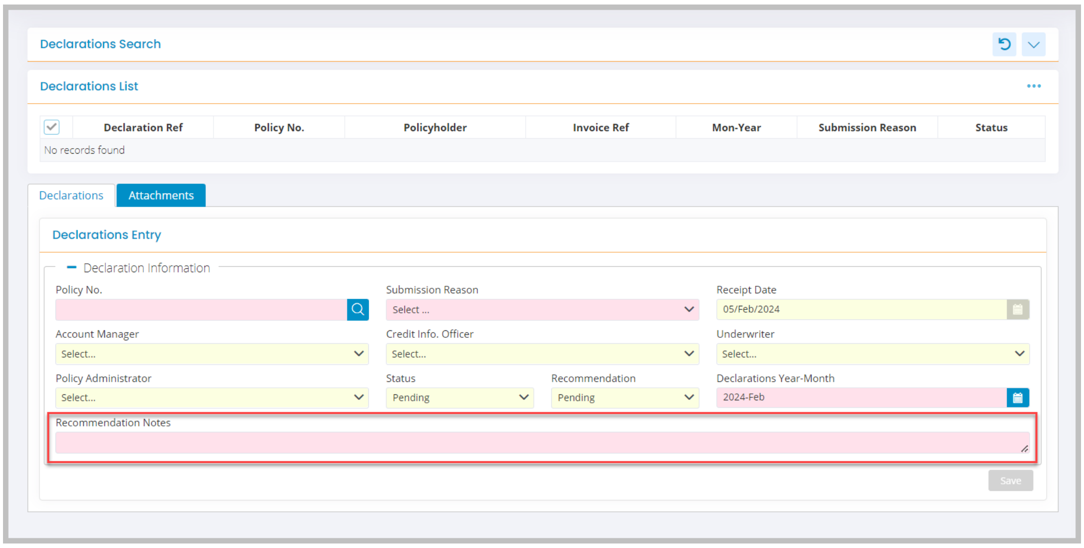
7. Sovereign Policy



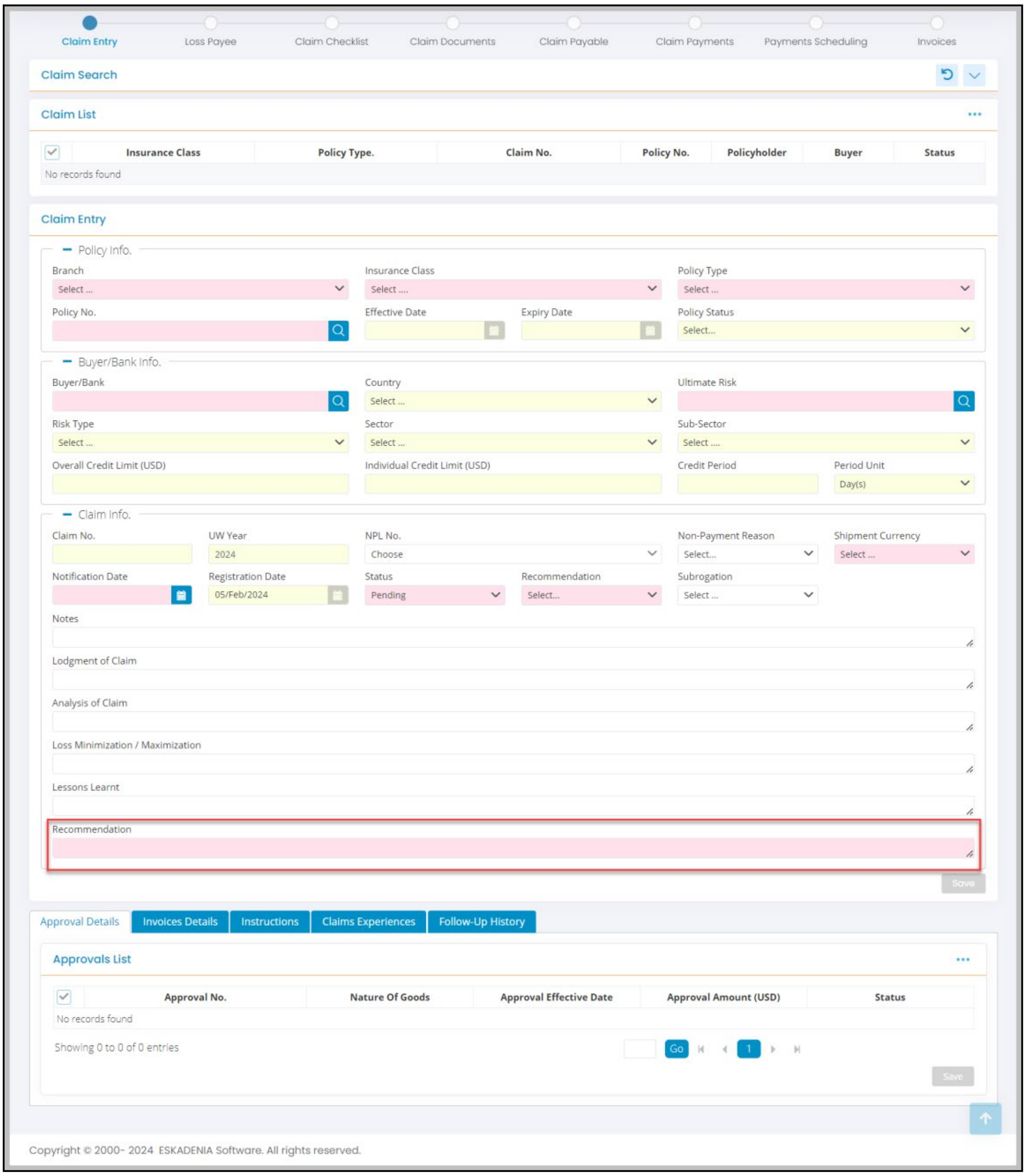
8. OCL



9. Declarations



10. Claims



3.9 Application Approvals

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.48

Automatic frequent checks take place on daily basis to validate and verify issued limits proper utilization. If no utilization occurs, systems send auto-generated notification emails to the respective policyholders to notify and alert them; the below is a sample email template, but it can be amended as needed in the newly to be introduced setup page.

Dear "Policyholder Name"

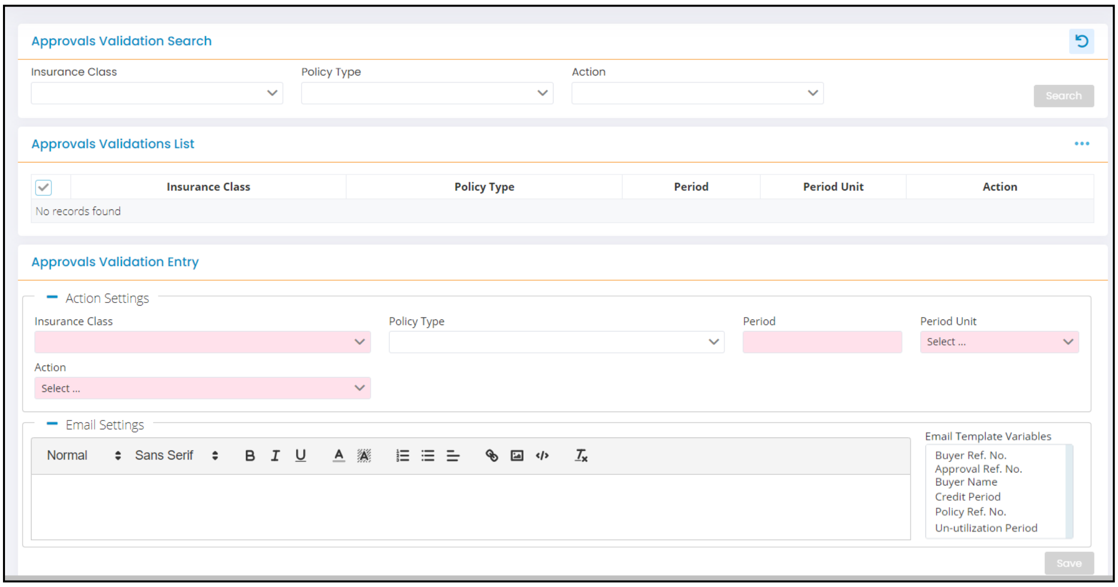
Please note that the limit with reference ("Approval Reference No." for buyer "Buyer Name") is not utilized for "Period" months & will be cancelled otherwise.

Best Regards.

After a certain period of time, automatic cancellation of the limits might take place as well as per below example:

- For policy types (BMP, CSTP, GAP, Credendo & IQTP) at 7th and 8th months of limit non-utilization (i.e. no declarations on the issued limits), notification is sent to alert the policyholder of limit non-utilization while at the 9th month, notification is sent and limit is automatically cancelled.
- For policy types (DCIP) at 5th month, notification is sent to alert the policyholder of limit non-utilization while at the 6th month, notification is sent and limit is automatically cancelled.

In order to maintain the particular behaviour with the possibility to identify the periods and intervals in a flexible manner through setup configuration, the below page will be introduced at setup level.



Notes:

- "Period" field will accept positive numbers only up to 3 digits.
- "Period Unit" will display options (1. Days, 2. Weeks and 3. Months). One option can be selected.

- "Action" will display options (1. Send Notification, 2. Send Notification & Cancel Limit 3. Cancel Limit). One option can be selected.

Below are the sample automatic emails that shall be sent to the policyholder in case of limit non-utilization.

NON_UTL_5months_Sample.pdf NON_UTL_9months_Final_Sample.pdf

3.10 Automatically Generated Notifications

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.73

All types of notifications automatically sent to the policyholder or received from client through the system, if any, (either from the system or portals) shall be automatically submitted to their related folders (i.e. attachments section in the system).

Below are the automatic notifications sent and received:

- Approval/Nil Approval issuance
- Approval cancellation
- Credit Limit Application received from portal
- NBI received from portal
- All non-utilization notifications
- Invoices
- NPL/Claim

Moreover, availability of accessing all related buyer/bank documents from a centralized repository and not per case/submission i.e. user shall be able at OCL level to view all buyer/bank's documents related to CLAs, Approvals, CIS, Correspondence (if there is any uploaded), NPLs/Claims and Non-Utilization notifications.

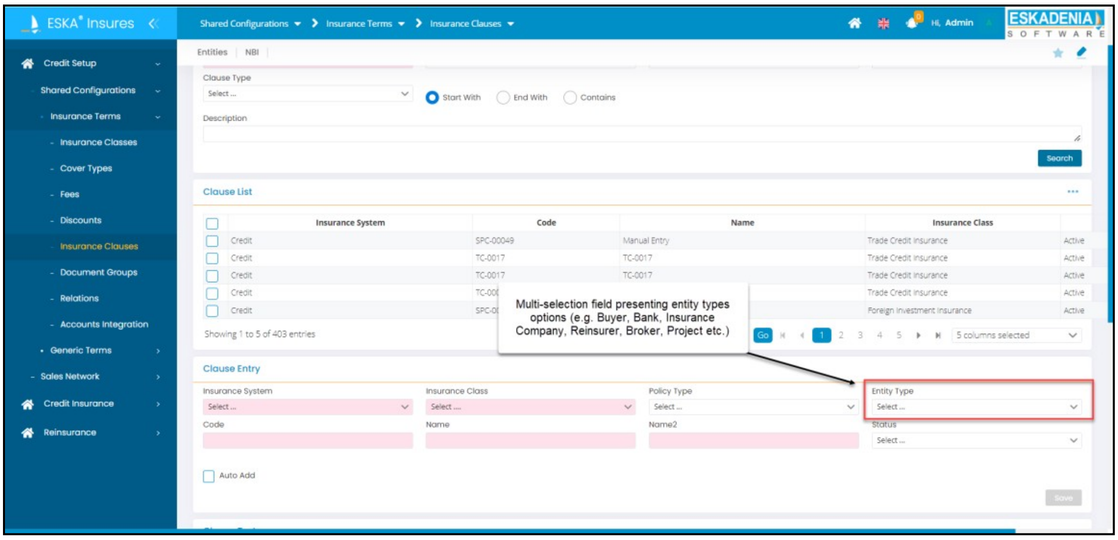
3.11 Special Conditions

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.73

This point with the below mentioned details was approved by ICIEC by email on 24 Jan 2024.

New multi-selection field will be introduced presenting available different entity types (e.g., buyer, bank, project etc.) enabling the specification of clauses/conditions reflection accordingly at either OCL or CLA level. According to the entity type specified, at OCL & CLA levels, conditions/clauses will be considered accordingly and this will be applied both for automatic conditions (which will be automatically derived from the setup, added at OCL and CLA levels without any manual intervention and they will accept no manual amendment or deletion) and manual ones (which will be automatically derived from the setup but can only be manually selected and added to the OCL and CLA and also further adjusted/amended by users, if needed).

Under Credit Setup > Shared Configurations > Insurance Terms > Insurance Clauses page, the new field will be introduced as per below mock-up and will have impact at OCL and CLA levels, Special Conditions section and will be applied as described in the previous paragraph.



3.12 Country Capacity

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.73

Country capacity will be automatically calculated and should be validated whenever limits are issued (OCL and any process that generates approvals – any submission).

Country capacity has two components:

1. MACL (Maximum Aggregate Contingent Liability): the limit which represents the amounts ICIEC can provide assurance to its policyholders.

Under MACL there are also several categories as following:

- MACL – ICIEC
- MACL - Non-Member Countries
- MACL - Member Countries
- MACL - Export Credit Insurance
- MACL - Investment Insurance
- MACL - Imports from Non-Member Countries
- MACL - Domestic Insurance
- MACL - Sector Limit
- MACL - Individual Buyer
- MACL - Individual Contract
- MACL - Individual Investment Policy
- MACL – Country Grade
- MACL – Individual Country Limit

MACL calculations for the above categories are mentioned in the below enclosed document “MACL Formula Updated”.

MACL Formula Updated.pdf

2. Utilization: represents the limits (amounts) that have been provided in reference to the available capacity.

Accordingly, gross capacity utilization can be determined through the below formula:

- Gross Capacity Utilization = Current Commitments + Exposure + NPLs Outstanding + Claims Outstanding

With consideration the elements (utilization parameters) that differ per business line and product, in reference to below table.

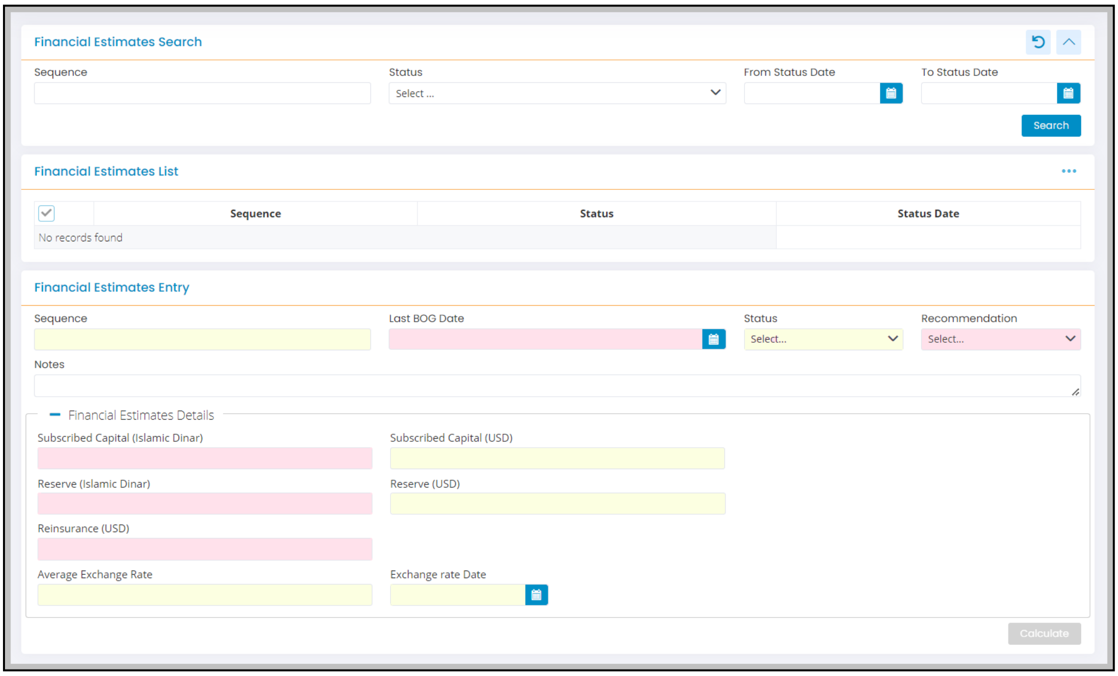
Business Line	Utilization Parameters	Products
Short Term	Current Commitments	CSTP, DCIP, STP, BMP, IFRP, IQTP, Credendo, Coface
	Exposure	STP
	NPLs Outstanding	CSTP, DCIP, STP, BMP, IFRP, IQTP, Credendo, Coface
	Claims Outstanding	CSTP, DCIP, STP, BMP, IFRP, IQTP, Credendo,

		Coface
Medium Term	Current Commitments	DCIP, STP, BMP, IFRP, SMTP
	Exposure	DCIP, STP, BMP, IFRP, SMTP
Foreign Investment	Current Commitments	FIIP, IFRP
	Exposure	FIIP, IFRP

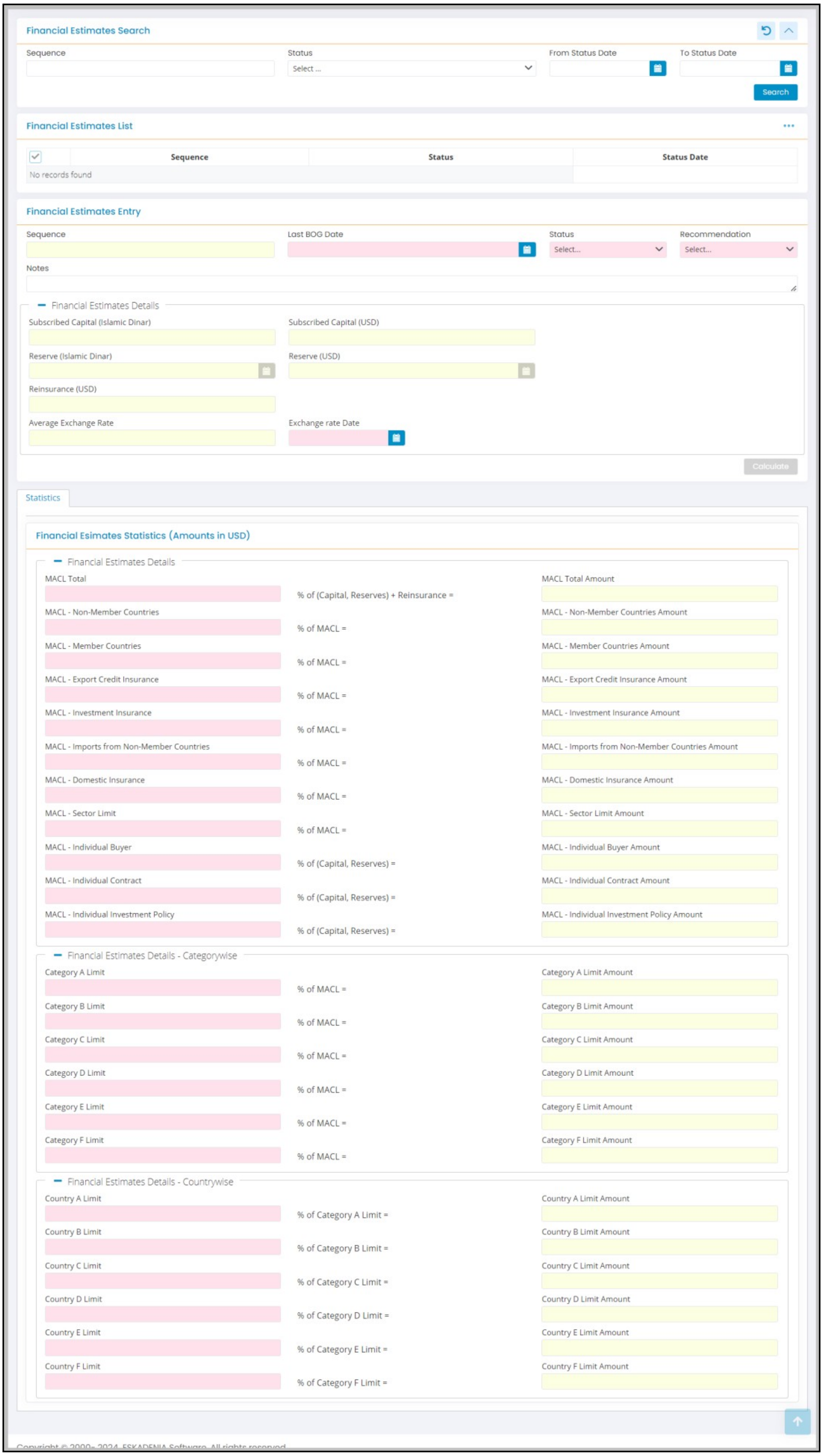
Below provided example containing calculations (capacity, available capacity and utilization) of the above MACL categories and specific country raw data utilized for the calculations.

Country Grade and Capacity.xlsx Turkey Capacity.xlsx

Moreover, a new page will be introduced whereby initial figures (Subscribed Capital, Reserve and Reinsurance) will be captured, providing that user is authorized to do so whereby historical details (various submissions) will be maintained. Re-submissions, whenever needed, can be performed by authorized user/s, to change the figures and perform re-calculations accordingly. User can preview the respective live results but the submission will not be considered active/posted unless recommendation is applied and the case has been approved (decided upon).



Figures will be automatically calculated with consideration of default percentages, however user has the authority to change the percentages and preview the effect, as long as the submission is not posted.



Financial Estimates Search

Sequence | Status: Select ... | From Status Date | To Status Date

Search

Financial Estimates List

	Sequence	Status	Status Date
No records found			

Financial Estimates Entry

Sequence | Last BOG Date | Status: Select... | Recommendation: Select...

Notes

Financial Estimates Details

Subscribed Capital (Islamic Dinar) | Subscribed Capital (USD)

Reserve (Islamic Dinar) | Reserve (USD)

Reinsurance (USD)

Average Exchange Rate | Exchange rate Date

Calculate

Statistics

Financial Esimates Statistics (Amounts in USD)

Financial Estimates Details

MACL Total — % of (Capital, Reserves) + Reinsurance = — MACL Total Amount

MACL - Non-Member Countries — % of MACL = — MACL - Non-Member Countries Amount

MACL - Member Countries — % of MACL = — MACL - Member Countries Amount

MACL - Export Credit Insurance — % of MACL = — MACL - Export Credit Insurance Amount

MACL - Investment Insurance — % of MACL = — MACL - Investment Insurance Amount

MACL - Imports from Non-Member Countries — % of MACL = — MACL - Imports from Non-Member Countries Amount

MACL - Domestic Insurance — % of MACL = — MACL - Domestic Insurance Amount

MACL - Sector Limit — % of MACL = — MACL - Sector Limit Amount

MACL - Individual Buyer — % of (Capital, Reserves) = — MACL - Individual Buyer Amount

MACL - Individual Contract — % of (Capital, Reserves) = — MACL - Individual Contract Amount

MACL - Individual Investment Policy — % of (Capital, Reserves) = — MACL - Individual Investment Policy Amount

Financial Estimates Details - Categorywise

Category A Limit — % of MACL = — Category A Limit Amount

Category B Limit — % of MACL = — Category B Limit Amount

Category C Limit — % of MACL = — Category C Limit Amount

Category D Limit — % of MACL = — Category D Limit Amount

Category E Limit — % of MACL = — Category E Limit Amount

Category F Limit — % of MACL = — Category F Limit Amount

Financial Estimates Details - Countrywise

Country A Limit — % of Category A Limit = — Country A Limit Amount

Country B Limit — % of Category B Limit = — Country B Limit Amount

Country C Limit — % of Category C Limit = — Country C Limit Amount

Country D Limit — % of Category D Limit = — Country D Limit Amount

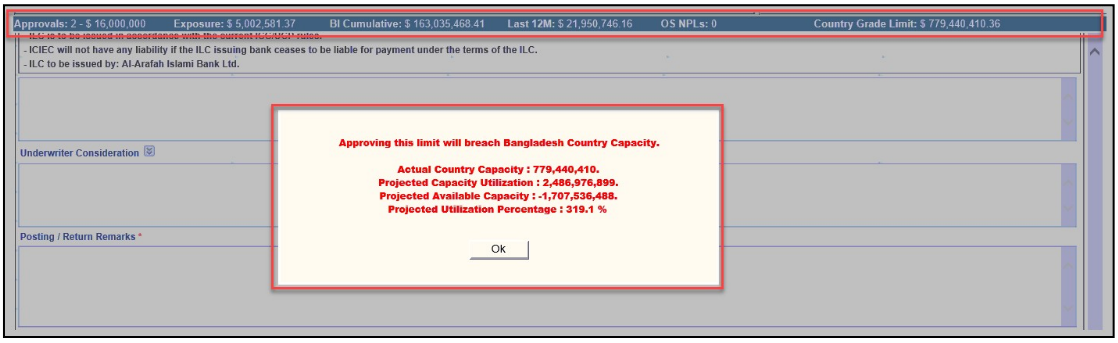
Country E Limit — % of Category E Limit = — Country E Limit Amount

Country F Limit — % of Category F Limit = — Country F Limit Amount

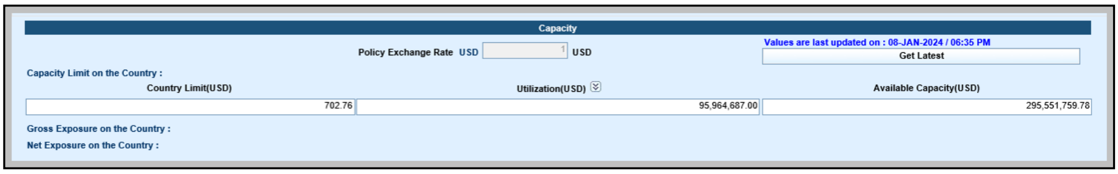
Additionally, capacity utilization report can be generated with consideration of the mentioned formulae and calculations.

C001.pdf

At OCL level," OCL Details" and "OCL Summary" pages, additional section will be added at the top to provide insights and information to Underwriters and Lead of Business Unit (Commercial/Sovereign Risks) about the involved buyer/bank in terms of Total Active Approvals' amount, Exposure, Business Insured Cumulative, Last 12 Months approvals' amounts, OS NPLs amount and Country Grade Limit amount (all is US Dollars). Moreover, upon applying recommendation, posting and approving the case (submission and decision stages), check will take place to identify whether capacity has been breached or not (e.g., country grade capacity, country capacity, buyer/bank capacity etc.); if so, alert will be presented to user to indicate that with representation of the breach's details, actual capacity amount, projected capacity utilization amount, projected available capacity amount and projected utilization percentage (projection indicates the figures in assumption that the recommendation is approved).



For STP, IFRP and Investment (Medium Term and Investment policy types) a new page will be introduced, presenting capacity details for the involved obligor's country in terms of the current country limit amount, utilization amount, available capacity amount, gross exposure on the country and next exposure on the country in addition to the possibility to preview the projected figures, in case the transaction is approved. Moreover, upon posting and approving the transaction, alert will be presented to the user to indicate if a breach will occur proceeding with the transaction, and if so, details of the breach will appear in the alert.

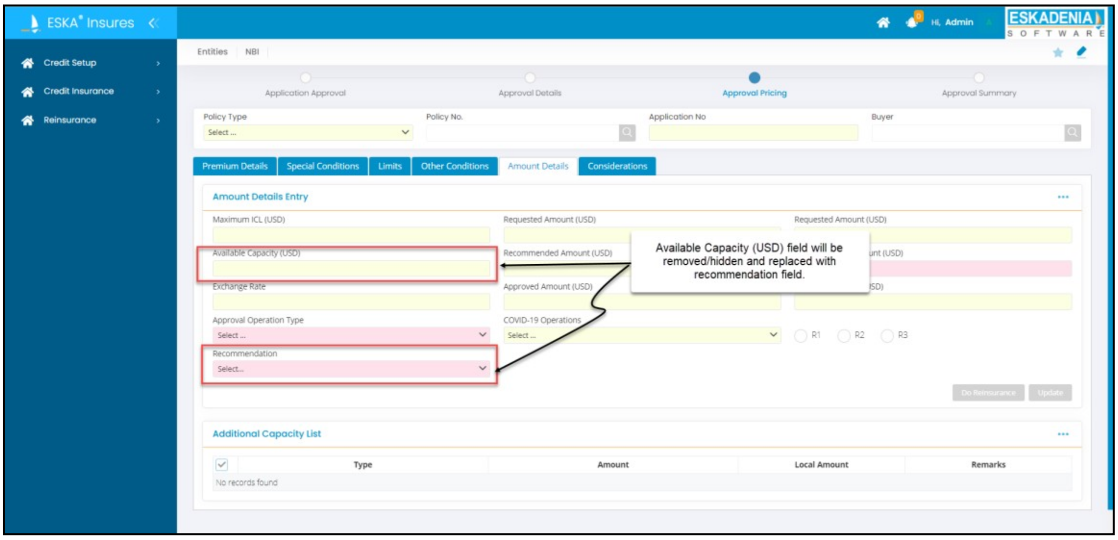


3.13 Credit Limit Applications – Available Capacity

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.73

In Commercial Production > Credit Limit Applications > Credit Limit Application page > Approval Pricing step > Amount Details tab > "Available Capacity" field will be hidden and will be replaced with "Recommendation" field.

Mention if there's an impact or not of the hidden/ replaced field



3.14 Inward Treaty Details

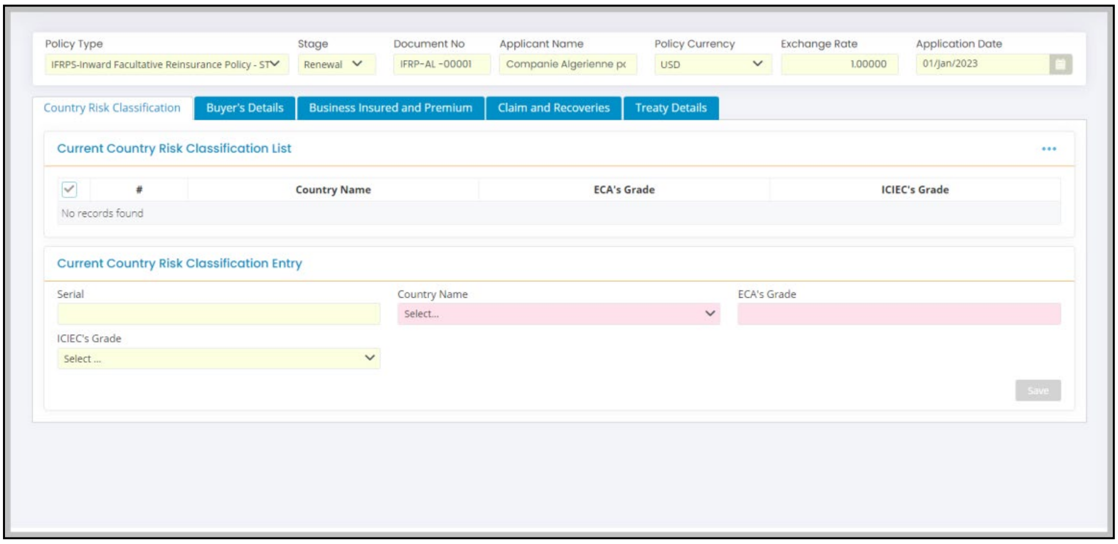
The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.44

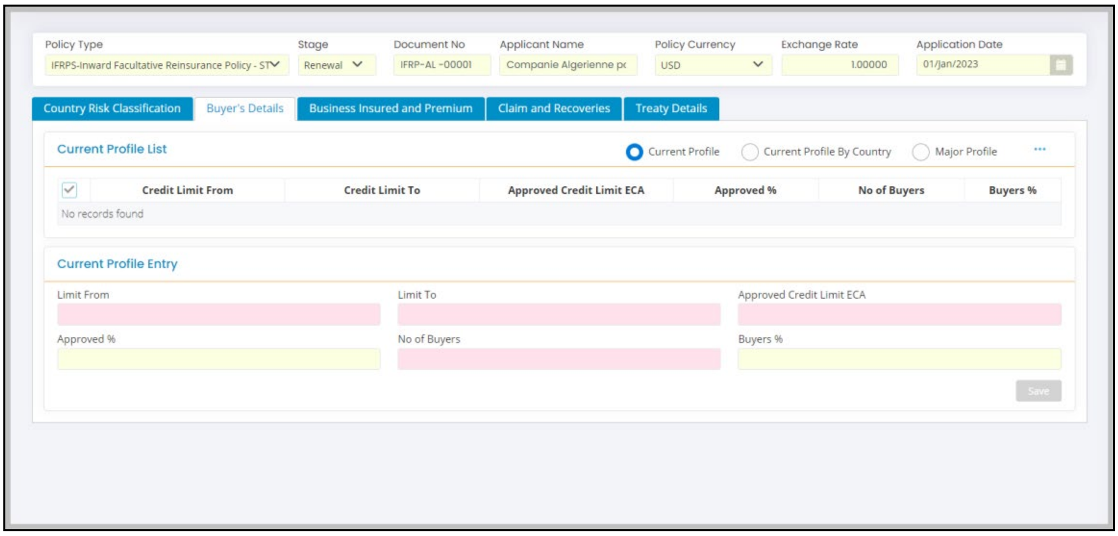
Treaty details page associated to IQTP and IFRP policy types (details presented in the screenshots below) should be available under ICL and editable in some cases. Accordingly, details submitted at policy level will always be carried forward to Credit Limit Applications under the particular policy but the possibility to override the details and amend them will depend on the "Policy Classification" (Standard Policy or Whole-turnover Policy); if the policy is a standard policy, then the details can be amended while if it is a whole-turnover then the details will be carried forward without the possibility to apply any sort of amendments (insert/update/delete).

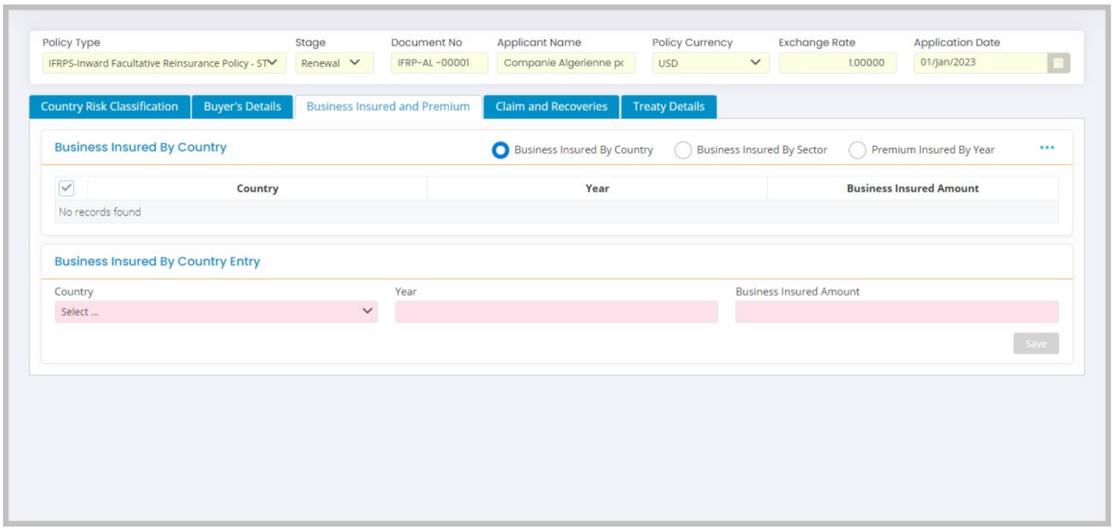
Moreover, for standard cases, assuming that the details that have been carried forward from the policy level to ICL, if any details are changed at ICL level (e.g. ICIEC % at policy was 80% while at the 1st submission of ICL has been changed to 70%), then upon re-submissions, the details that will be carried forward from the last active submission (not from the policy all over again) will include the 70%.

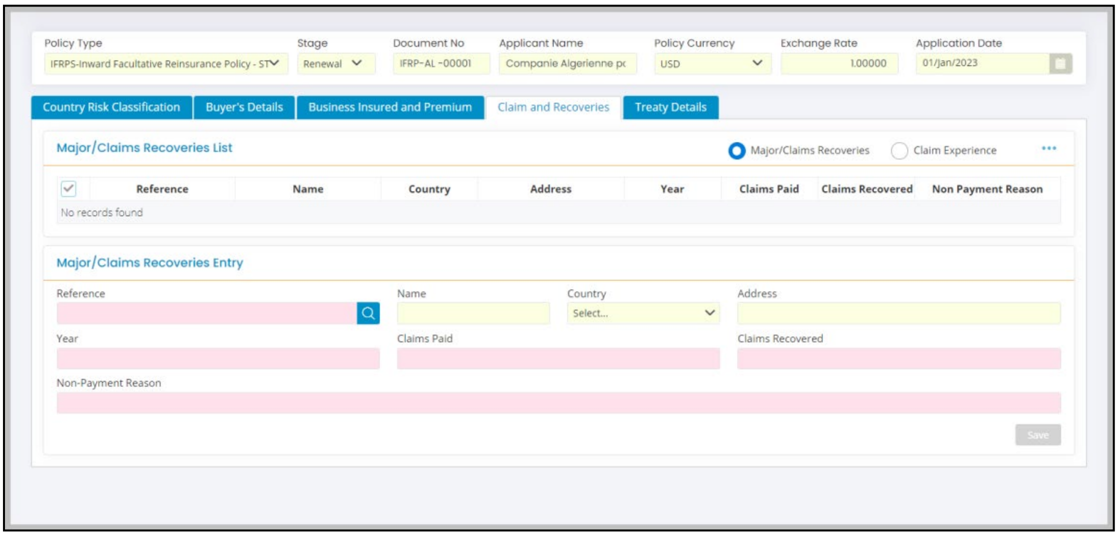
For whole-turnover policies and since amendments are prevented at ICL level, then changes can be applied through a re-submission (revision with same terms) of the policy; changes will be applied (e.g. changing ICIEC and ECAs percentages) then after the re-submission is posted, any previously issued approvals will not be affected while existing pending or new ICLs will pick the updated details for the latest policy submission. For example, if a policy is issued with ICIEC % at 80, then all approvals issued will hold and consider the same percentage, 80%. For a pending ICL, if a re-submission is performed on the policy and ICIEC percentage has been changed to 70%, then upon the approval of the policy re-submission, ICIEC % at ICL level will become 70% as long as the ICL is still pending (i.e. when the page is refreshed, it will bring the updated inward treaty details).

Inward Details mock-ups

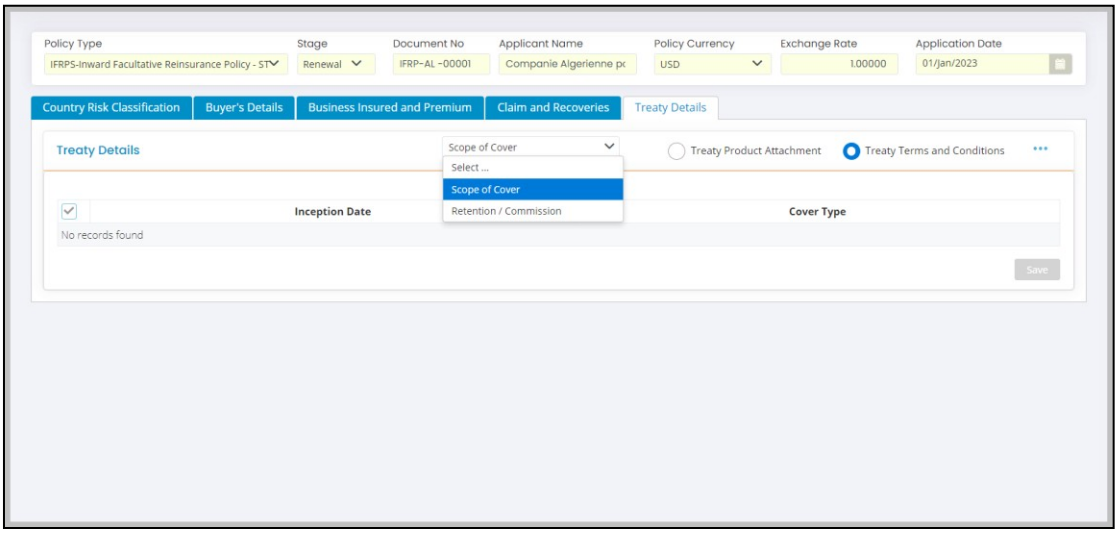



Policy Type
IFRPS-Inward Facultative Reinsurance Policy - ST
Stage
Renewal
Document No
IFRP-AL -00001
Applicant Name
Companie Algerienne pc
Policy Currency
USD
Exchange Rate
1.00000
Application Date
01/Jan/2023
Country Risk Classification
Buyer's Details
Business Insured and Premium
Claim and Recoveries
Treaty Details
Current Profile List
Current Profile
Current Profile By Country
Major Profile
Credit Limit From
Credit Limit To
Approved Credit Limit ECA
Approved %
No of Buyers
Buyers %
No records found
Current Profile Entry
Limit From
Limit To
Approved Credit Limit ECA
Approved %
No of Buyers
Buyers %
Save

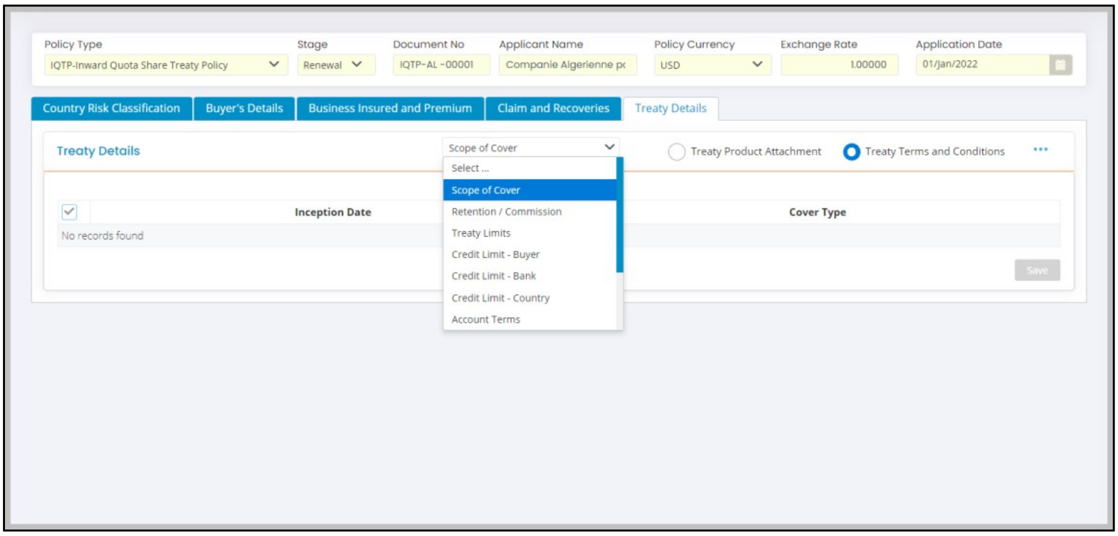

Policy Type
IFRPS-Inward Facultative Reinsurance Policy - ST
Stage
Renewal
Document No
IFRP-AL -00001
Applicant Name
Companie Algerienne pc
Policy Currency
USD
Exchange Rate
1.00000
Application Date
01/Jan/2023
Country Risk Classification
Buyer's Details
Business Insured and Premium
Claim and Recoveries
Treaty Details
Business Insured By Country
Business Insured By Country
Business Insured By Sector
Premium Insured By Year
Country
Year
Business Insured Amount
No records found
Business Insured By Country Entry
Country
Select ...
Year
Business Insured Amount
Save


Policy Type
IFRPS-Inward Facultative Reinsurance Policy - ST
Stage
Renewal
Document No
IFRP-AL -00001
Applicant Name
Companie Algerienne pc
Policy Currency
USD
Exchange Rate
1.00000
Application Date
01/Jan/2023
Country Risk Classification
Buyer's Details
Business Insured and Premium
Claim and Recoveries
Treaty Details
Major/Claims Recoveries List
Major/Claims Recoveries
Claim Experience
Reference
Name
Country
Address
Year
Claims Paid
Claims Recovered
Non Payment Reason
No records found
Major/Claims Recoveries Entry
Reference
Name
Country
Select...
Address
Year
Claims Paid
Claims Recovered
Non-Payment Reason
Save

Treaty Details in case of IFRP



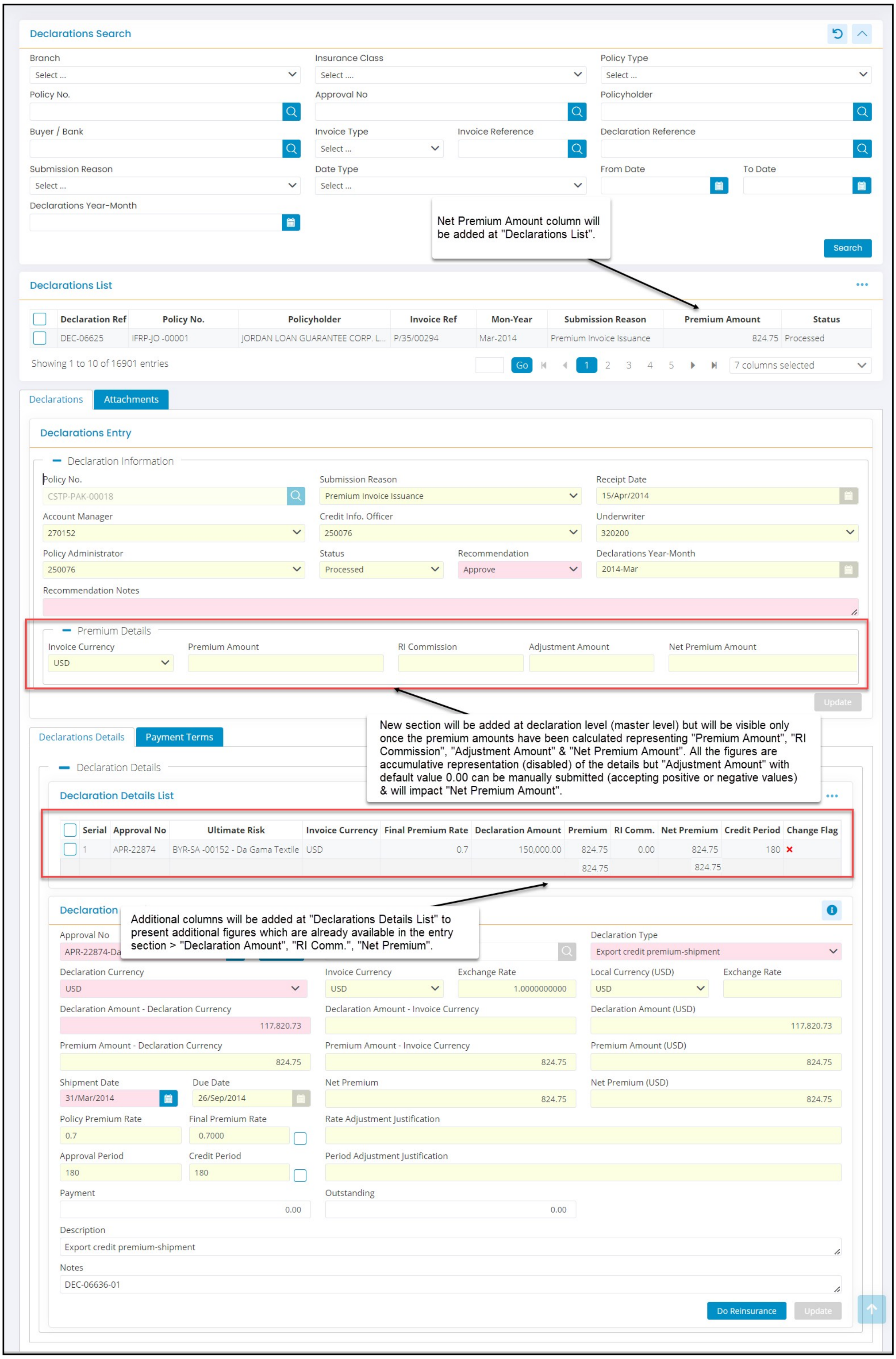
Treaty Details in case of IQTP



3.15 Declarations Adjustment

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.73

Adjustment amount should be applied on the whole invoice amount rather than single details to all policy types, so a new field will be introduced at “Declarations Entry” level when submission reason is “Premium Invoice Issuance”; this field will appear if at least one declaration details entry has been submitted and will accept either positive or negative figures. The adjustment amount will have impact on the final (net) premium amount which will be impacting the invoice amount directed to Finance.

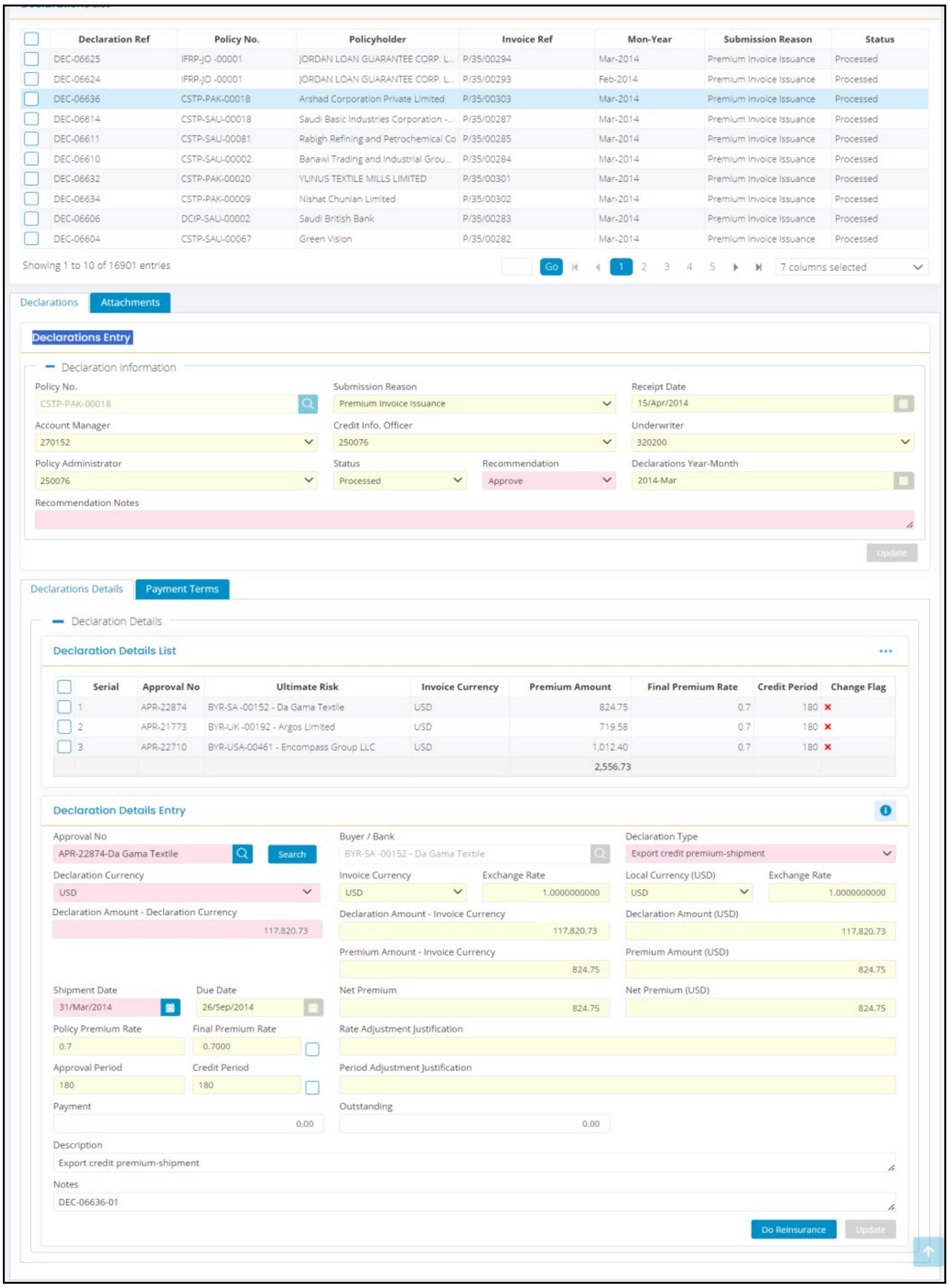

Declarations Search
Net Premium Amount column will be added at "Declarations List".
Declarations List
Declaration Ref | Policy No. | Policyholder | Invoice Ref | Mon-Year | Submission Reason | Premium Amount | Status
DEC-06625 | IFRP-JO -00001 | JORDAN LOAN GUARANTEE CORP. L... | P/35/00294 | Mar-2014 | Premium Invoice Issuance | 824.75 | Processed
Declarations Entry
Declaration Information
Premium Details
Invoice Currency | Premium Amount | RI Commission | Adjustment Amount | Net Premium Amount
New section will be added at declaration level (master level) but will be visible only once the premium amounts have been calculated representing "Premium Amount", "RI Commission", "Adjustment Amount" & "Net Premium Amount". All the figures are accumulative representation (disabled) of the details but "Adjustment Amount" with default value 0.00 can be manually submitted (accepting positive or negative values) & will impact "Net Premium Amount".
Declaration Details List
Serial | Approval No | Ultimate Risk | Invoice Currency | Final Premium Rate | Declaration Amount | Premium | RI Comm. | Net Premium | Credit Period | Change Flag
1 | APR-22874 | BYR-SA -00152 - Da Gama Textile | USD | 0.7 | 150,000.00 | 824.75 | 0.00 | 824.75 | 180
Additional columns will be added at "Declarations Details List" to present additional figures which are already available in the entry section > "Declaration Amount", "RI Comm.", "Net Premium".

3.16 Declarations – Premium Amount in Declaration Currency

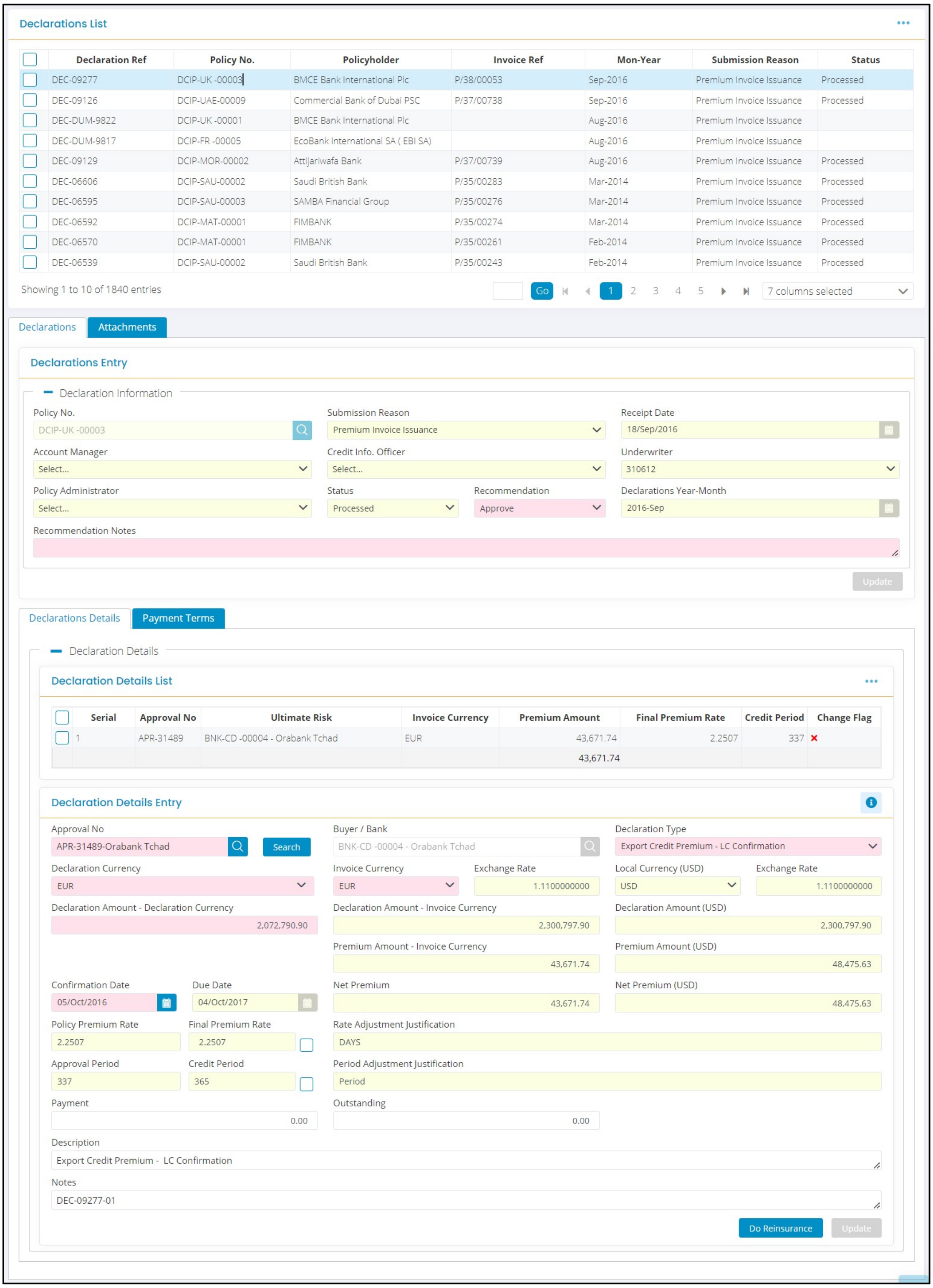
The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 1.73

In Commercial Production > Declarations > Declarations page > Declarations tab > Declarations Details tab > "Premium Amount - Declaration Currency" field will be hidden.

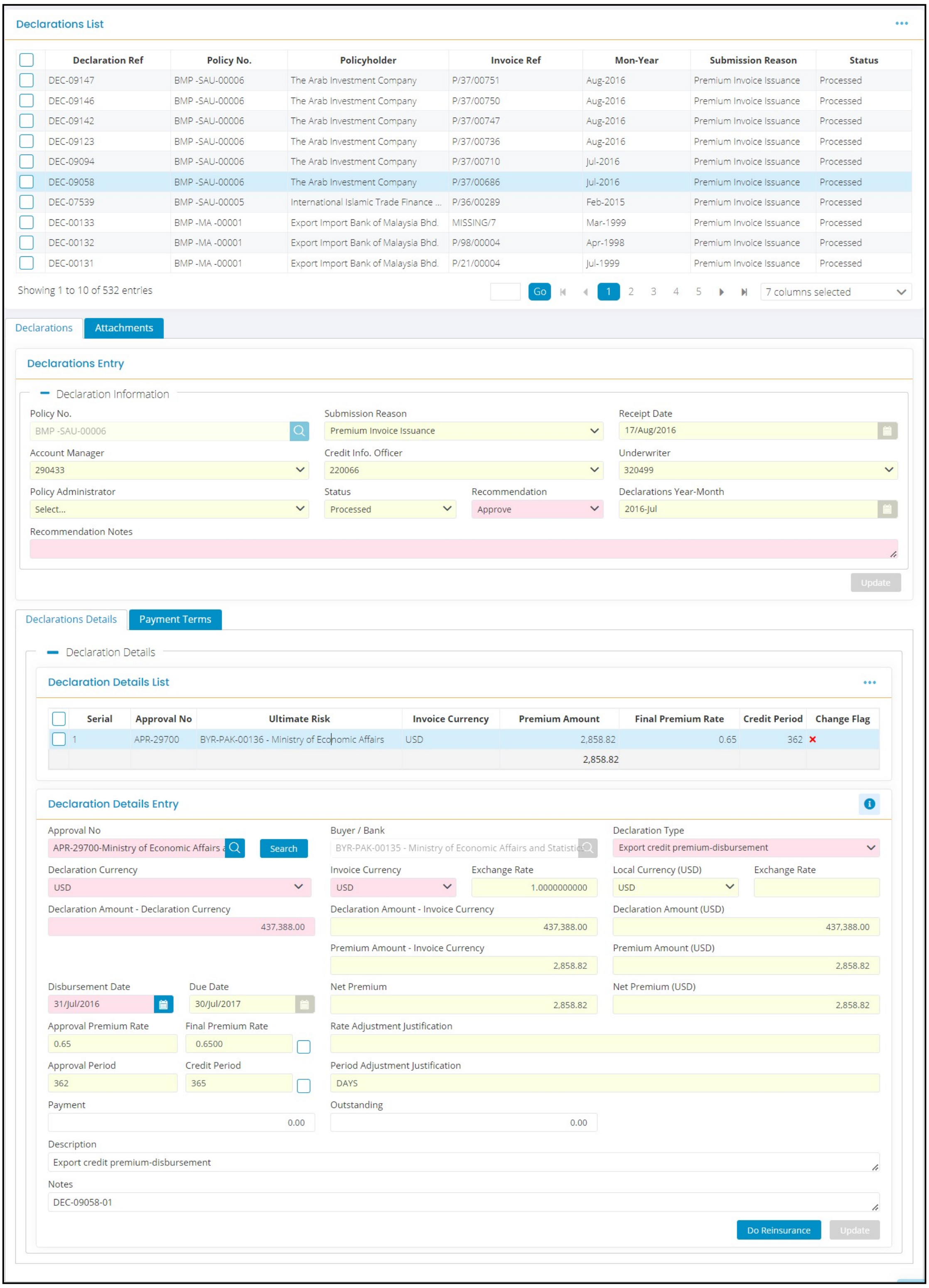
1. CSTP, GAP & Credendo, STP



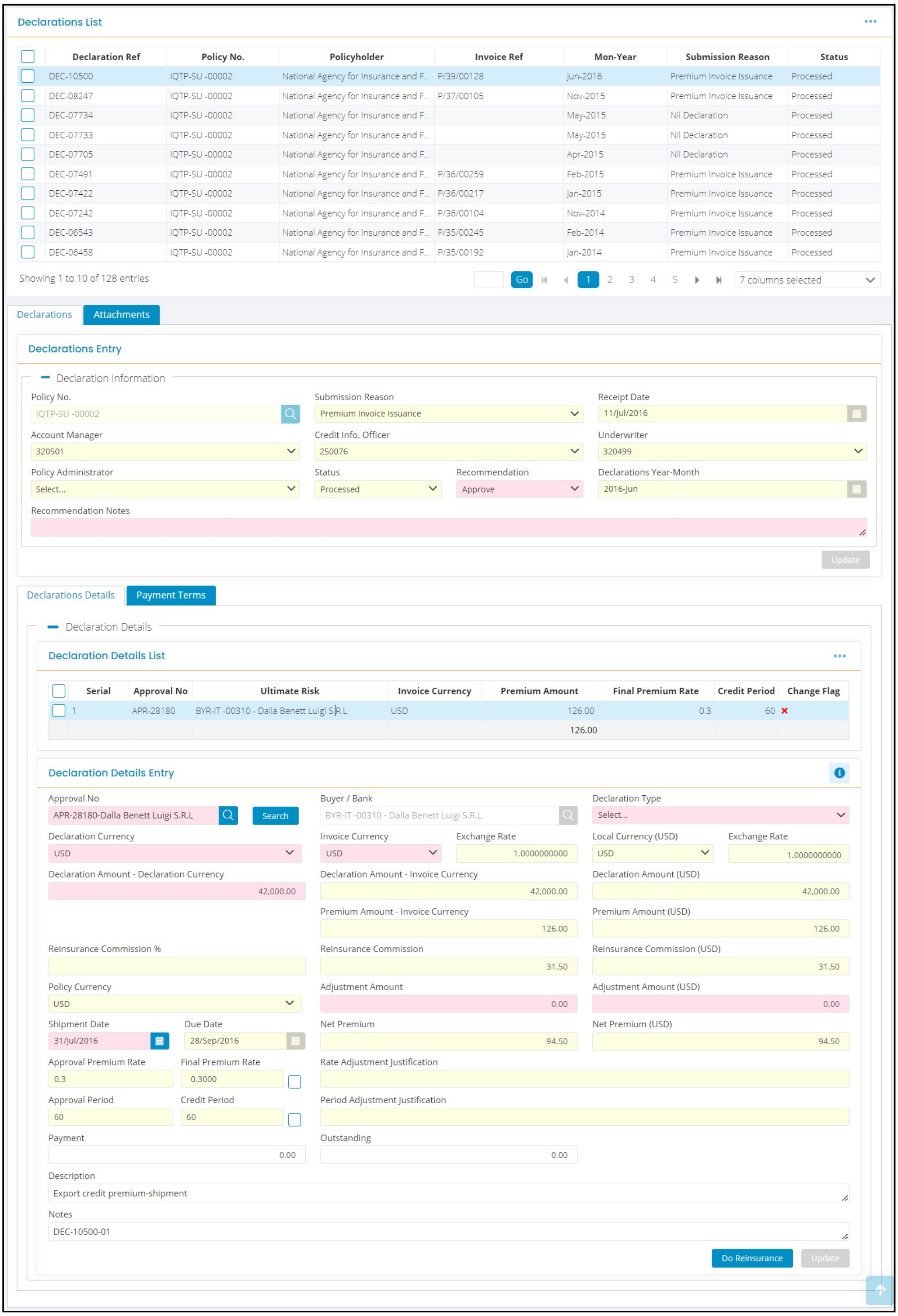
2. DCIP


Declarations List
Declaration Ref | Policy No. | Policyholder | Invoice Ref | Mon-Year | Submission Reason | Status
DEC-09277 | DCIP-UK -00003 | BMCE Bank International Plc | P/38/00053 | Sep-2016 | Premium Invoice Issuance | Processed
DEC-09126 | DCIP-UAE-00009 | Commercial Bank of Dubai PSC | P/37/00738 | Sep-2016 | Premium Invoice Issuance | Processed
DEC-DUM-9822 | DCIP-UK -00001 | BMCE Bank International Plc | | Aug-2016 | Premium Invoice Issuance |
DEC-DUM-9817 | DCIP-FR -00005 | EcoBank International SA (EBI SA) | | Aug-2016 | Premium Invoice Issuance |
DEC-09129 | DCIP-MOR-00002 | Attijariwafa Bank | P/37/00739 | Aug-2016 | Premium Invoice Issuance | Processed
DEC-06606 | DCIP-SAU-00002 | Saudi British Bank | P/35/00283 | Mar-2014 | Premium Invoice Issuance | Processed
DEC-06595 | DCIP-SAU-00003 | SAMBA Financial Group | P/35/00276 | Mar-2014 | Premium Invoice Issuance | Processed
DEC-06592 | DCIP-MAT-00001 | FIMBANK | P/35/00274 | Mar-2014 | Premium Invoice Issuance | Processed
DEC-06570 | DCIP-MAT-00001 | FIMBANK | P/35/00261 | Feb-2014 | Premium Invoice Issuance | Processed
DEC-06539 | DCIP-SAU-00002 | Saudi British Bank | P/35/00243 | Feb-2014 | Premium Invoice Issuance | Processed
Showing 1 to 10 of 1840 entries
Go 1 2 3 4 5
7 columns selected
Declarations Attachments
Declarations Entry
Declaration Information
Policy No. DCIP-UK -00003
Submission Reason Premium Invoice Issuance
Receipt Date 18/Sep/2016
Account Manager Select...
Credit Info. Officer Select...
Underwriter 310612
Policy Administrator Select...
Status Processed
Recommendation Approve
Declarations Year-Month 2016-Sep
Recommendation Notes
Update
Declarations Details Payment Terms
Declaration Details
Declaration Details List
Serial | Approval No | Ultimate Risk | Invoice Currency | Premium Amount | Final Premium Rate | Credit Period | Change Flag
1 | APR-31489 | BNK-CD -00004 - Orabank Tchad | EUR | 43,671.74 | 2.2507 | 337 | ×
43,671.74
Declaration Details Entry
Approval No APR-31489-Orabank Tchad
Search
Buyer / Bank BNK-CD -00004 - Orabank Tchad
Declaration Type Export Credit Premium - LC Confirmation
Declaration Currency EUR
Invoice Currency EUR
Exchange Rate 1.1100000000
Local Currency (USD) USD
Exchange Rate 1.1100000000
Declaration Amount - Declaration Currency 2,072,790.90
Declaration Amount - Invoice Currency 2,300,797.90
Declaration Amount (USD) 2,300,797.90
Premium Amount - Invoice Currency 43,671.74
Premium Amount (USD) 48,475.63
Confirmation Date 05/Oct/2016
Due Date 04/Oct/2017
Net Premium 43,671.74
Net Premium (USD) 48,475.63
Policy Premium Rate 2.2507
Final Premium Rate 2.2507
Rate Adjustment Justification DAYS
Approval Period 337
Credit Period 365
Period Adjustment Justification Period
Payment 0.00
Outstanding 0.00
Description Export Credit Premium - LC Confirmation
Notes DEC-09277-01
Do Reinsurance
Update

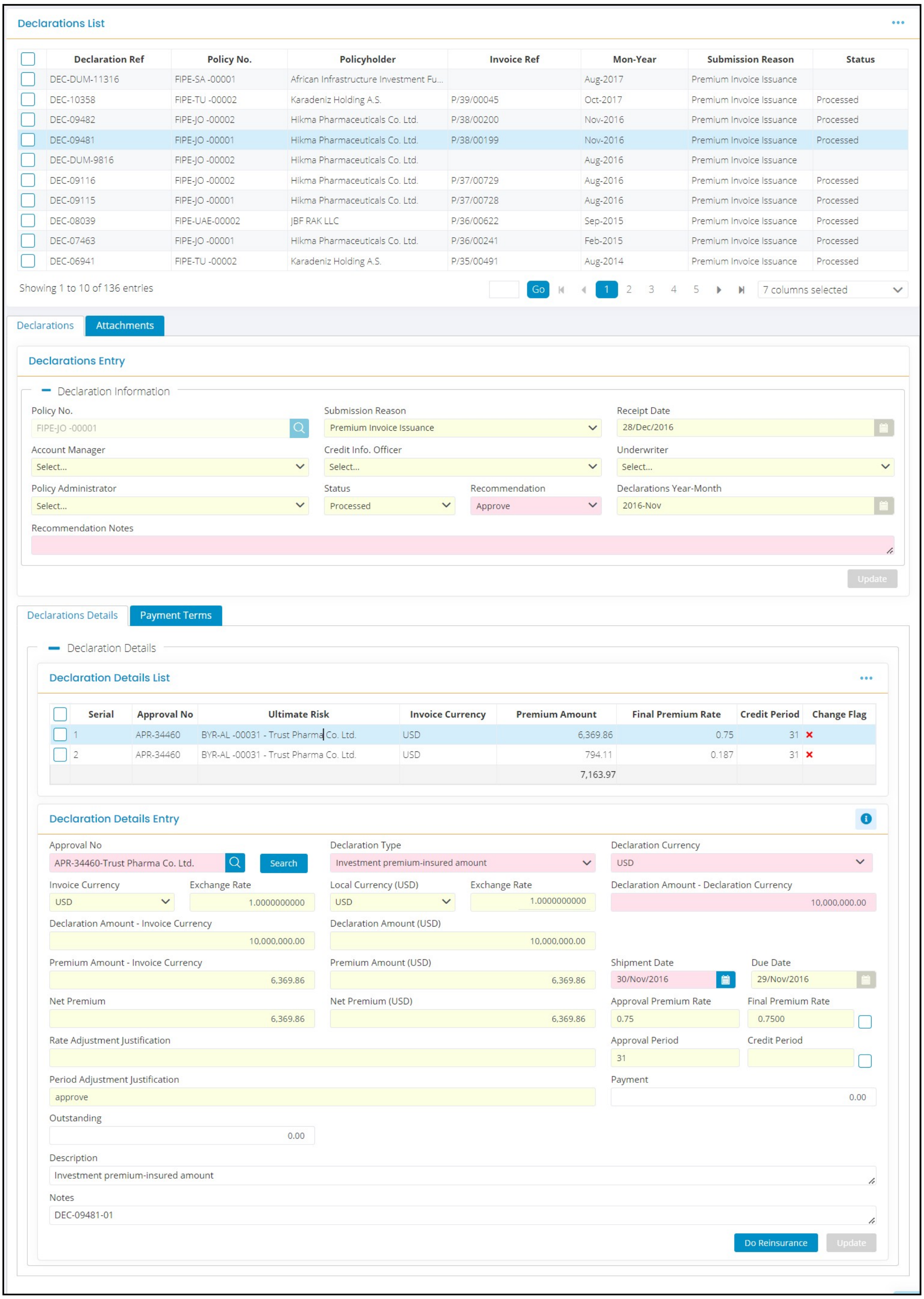
3. BMP


Declarations List
Declaration Ref | Policy No. | Policyholder | Invoice Ref | Mon-Year | Submission Reason | Status
DEC-09147 | BMP -SAU-00006 | The Arab Investment Company | P/37/00751 | Aug-2016 | Premium Invoice Issuance | Processed
DEC-09146 | BMP -SAU-00006 | The Arab Investment Company | P/37/00750 | Aug-2016 | Premium Invoice Issuance | Processed
DEC-09142 | BMP -SAU-00006 | The Arab Investment Company | P/37/00747 | Aug-2016 | Premium Invoice Issuance | Processed
DEC-09123 | BMP -SAU-00006 | The Arab Investment Company | P/37/00736 | Aug-2016 | Premium Invoice Issuance | Processed
DEC-09094 | BMP -SAU-00006 | The Arab Investment Company | P/37/00710 | Jul-2016 | Premium Invoice Issuance | Processed
DEC-09058 | BMP -SAU-00006 | The Arab Investment Company | P/37/00686 | Jul-2016 | Premium Invoice Issuance | Processed
DEC-07539 | BMP -SAU-00005 | International Islamic Trade Finance ... | P/36/00289 | Feb-2015 | Premium Invoice Issuance | Processed
DEC-00133 | BMP -MA -00001 | Export Import Bank of Malaysia Bhd. | MISSING/7 | Mar-1999 | Premium Invoice Issuance | Processed
DEC-00132 | BMP -MA -00001 | Export Import Bank of Malaysia Bhd. | P/98/00004 | Apr-1998 | Premium Invoice Issuance | Processed
DEC-00131 | BMP -MA -00001 | Export Import Bank of Malaysia Bhd. | P/21/00004 | Jul-1999 | Premium Invoice Issuance | Processed
Showing 1 to 10 of 532 entries
Go
1 2 3 4 5
7 columns selected
Declarations
Attachments
Declarations Entry
Declaration Information
Policy No.
BMP -SAU-00006
Submission Reason
Premium Invoice Issuance
Receipt Date
17/Aug/2016
Account Manager
290433
Credit Info. Officer
220066
Underwriter
320499
Policy Administrator
Select...
Status
Processed
Recommendation
Approve
Declarations Year-Month
2016-Jul
Recommendation Notes
Update
Declarations Details
Payment Terms
Declaration Details
Declaration Details List
Serial | Approval No | Ultimate Risk | Invoice Currency | Premium Amount | Final Premium Rate | Credit Period | Change Flag
1 | APR-29700 | BYR-PAK-00136 - Ministry of Economic Affairs | USD | 2,858.82 | 0.65 | 362 | ×
2,858.82
Declaration Details Entry
Approval No
APR-29700-Ministry of Economic Affairs
Search
Buyer / Bank
BYR-PAK-00135 - Ministry of Economic Affairs and Statistic
Declaration Type
Export credit premium-disbursement
Declaration Currency
USD
Invoice Currency
USD
Exchange Rate
1.0000000000
Local Currency (USD)
USD
Exchange Rate
Declaration Amount - Declaration Currency
437,388.00
Declaration Amount - Invoice Currency
437,388.00
Declaration Amount (USD)
437,388.00
Premium Amount - Invoice Currency
2,858.82
Premium Amount (USD)
2,858.82
Disbursement Date
31/Jul/2016
Due Date
30/Jul/2017
Net Premium
2,858.82
Net Premium (USD)
2,858.82
Approval Premium Rate
0.65
Final Premium Rate
0.6500
Rate Adjustment Justification
Approval Period
362
Credit Period
365
Period Adjustment Justification
DAYS
Payment
0.00
Outstanding
0.00
Description
Export credit premium-disbursement
Notes
DEC-09058-01
Do Reinsurance
Update

4. IFRP – ST, IFRP – MT & IFRP - LT



5. FIPE, FIPF, FIPL



Declarations List

Declaration Ref	Policy No.	Policyholder	Invoice Ref	Mon-Year	Submission Reason	Status
DEC-DUM-11316	FIPE-SA -00001	African Infrastructure Investment Fu...		Aug-2017	Premium Invoice Issuance	
DEC-10358	FIPE-TU -00002	Karadeniz Holding A.S.	P/39/00045	Oct-2017	Premium Invoice Issuance	Processed
DEC-09482	FIPE-JO -00002	Hikma Pharmaceuticals Co. Ltd.	P/38/00200	Nov-2016	Premium Invoice Issuance	Processed
DEC-09481	FIPE-JO -00001	Hikma Pharmaceuticals Co. Ltd.	P/38/00199	Nov-2016	Premium Invoice Issuance	Processed
DEC-DUM-9816	FIPE-JO -00002	Hikma Pharmaceuticals Co. Ltd.		Aug-2016	Premium Invoice Issuance	
DEC-09116	FIPE-JO -00002	Hikma Pharmaceuticals Co. Ltd.	P/37/00729	Aug-2016	Premium Invoice Issuance	Processed
DEC-09115	FIPE-JO -00001	Hikma Pharmaceuticals Co. Ltd.	P/37/00728	Aug-2016	Premium Invoice Issuance	Processed
DEC-08039	FIPE-UAE-00002	JBF RAK LLC	P/36/00622	Sep-2015	Premium Invoice Issuance	Processed
DEC-07463	FIPE-JO -00001	Hikma Pharmaceuticals Co. Ltd.	P/36/00241	Feb-2015	Premium Invoice Issuance	Processed
DEC-06941	FIPE-TU -00002	Karadeniz Holding A.S.	P/35/00491	Aug-2014	Premium Invoice Issuance	Processed

Showing 1 to 10 of 136 entries

Go 1 2 3 4 5 7 columns selected

Declarations Attachments

Declarations Entry

Declaration Information

Policy No.: FIPE-JO -00001
Submission Reason: Premium Invoice Issuance
Receipt Date: 28/Dec/2016
Account Manager: Select...
Credit Info. Officer: Select...
Underwriter: Select...
Policy Administrator: Select...
Status: Processed
Recommendation: Approve
Declarations Year-Month: 2016-Nov
Recommendation Notes

Update

Declarations Details Payment Terms

Declaration Details

Declaration Details List

Serial	Approval No	Ultimate Risk	Invoice Currency	Premium Amount	Final Premium Rate	Credit Period	Change Flag
1	APR-34460	BYR-AL -00031 - Trust Pharma Co. Ltd.	USD	6,369.86	0.75	31	×
2	APR-34460	BYR-AL -00031 - Trust Pharma Co. Ltd.	USD	794.11	0.187	31	×
				7,163.97			

Declaration Details Entry

Approval No: APR-34460-Trust Pharma Co. Ltd. Search
Declaration Type: Investment premium-insured amount
Declaration Currency: USD
Invoice Currency: USD
Exchange Rate: 1.0000000000
Local Currency (USD): USD
Exchange Rate: 1.0000000000
Declaration Amount - Declaration Currency: 10,000,000.00
Declaration Amount - Invoice Currency: 10,000,000.00
Declaration Amount (USD): 10,000,000.00
Premium Amount - Invoice Currency: 6,369.86
Premium Amount (USD): 6,369.86
Shipment Date: 30/Nov/2016
Due Date: 29/Nov/2016
Net Premium: 6,369.86
Net Premium (USD): 6,369.86
Approval Premium Rate: 0.75
Final Premium Rate: 0.7500
Rate Adjustment Justification
Approval Period: 31
Credit Period
Period Adjustment Justification: approve
Payment: 0.00
Outstanding: 0.00
Description: Investment premium-insured amount
Notes: DEC-09481-01

Do Reinsurance Update

3.17 Invoice Issuance – DCIP Matured Transactions

The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 5.2

Although posting (integration with Finance) is facilitated through "Financial Integration" pages, automatic posting will be activated for DCIP Matured Transactions process. Invoice issuance will take place whenever the LC Declarations submitted are decided upon and approved. Accordingly, automatic notification shall be sent to the client with invoice attached in addition to internal involved stakeholders (e.g. Account Manager, Underwriter and Underwriting Manager). In case of failure, notifications shall be circulated to involved stakeholders (like Underwriter, Account Manager and Finance) indicating that and, in such incidents, posting will be performed manually through Invoices page.

3.18 DCIP Portal – Payments Received

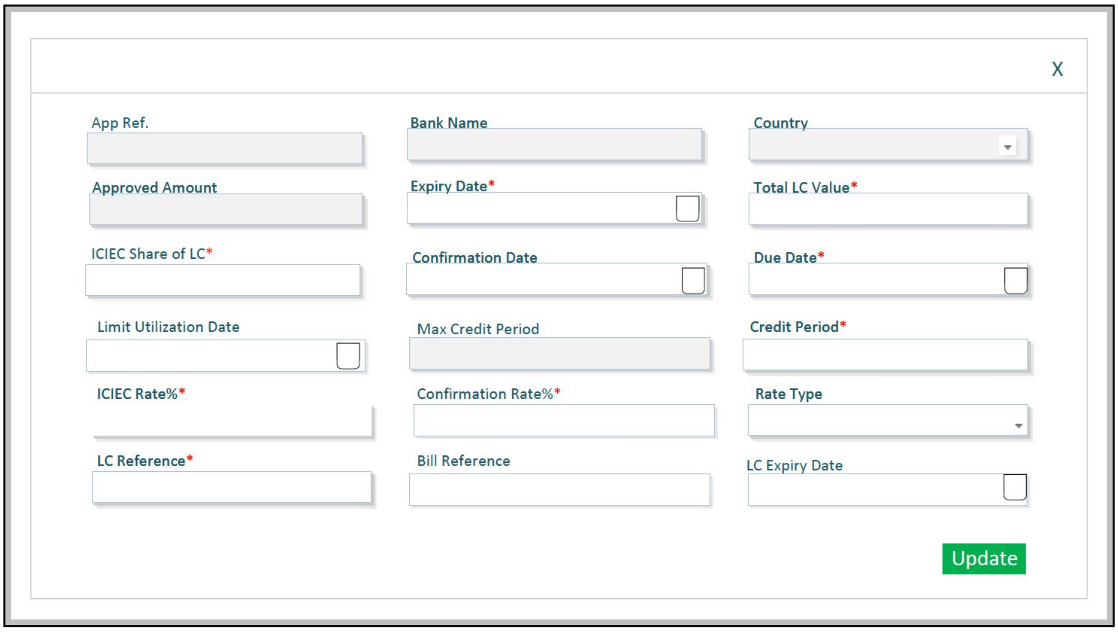
The below additional changes were raised during the verification of CR Reference no.: CR 2021 # 5.2

Under the DCIP Transaction sub-module in the Customer Portal, a list of transactions is available for DCIP policies (Confirmed LC Registration, Payments Received, Matured Transactions, Exposure Management and Confirmed Pipeline). In the "Payments Received" page, all of the previously submitted LC declarations are displayed so the user can add payments for each transaction presented through the "Save" popup; accordingly premium invoice will be issued when payments are received (based on the ICIEC Share Received Amount for partial or full payments) or when declarations become mature and there is outstanding amount (the premium invoices will be issued automatically without manual intervention).

1. Add currency field and exchange rate before total payment received, but "ICIEC Share Received" will be in USD. "Payment Currency" field shall have a default value equal to the original invoice's currency and shall be enabled so user can change it, if needed. "Exchange Rate" field will be disabled and automatically calculated depending on the selected payment's currency against local currency (USD). Despite of the payment currency selected, "ICIEC Share Received" will always be displayed in USD.

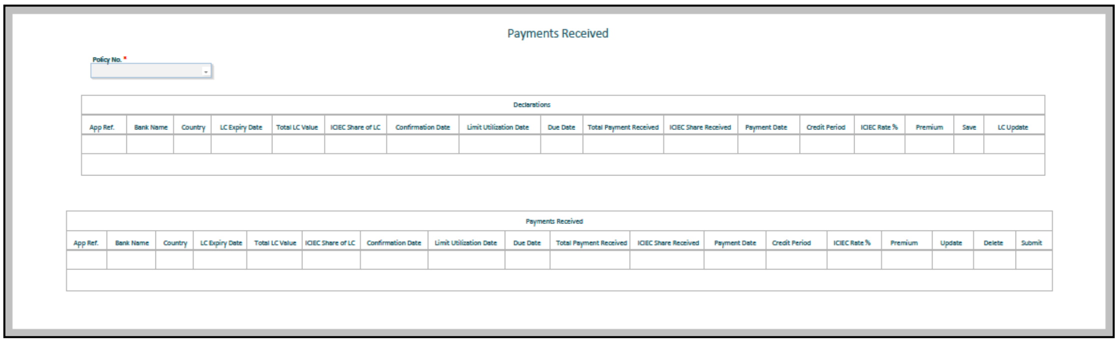
   Once the user clicks on "Update" button in the popup, a "Receive of Payment" declaration will be saved and a new payment record will be added to the "Payments

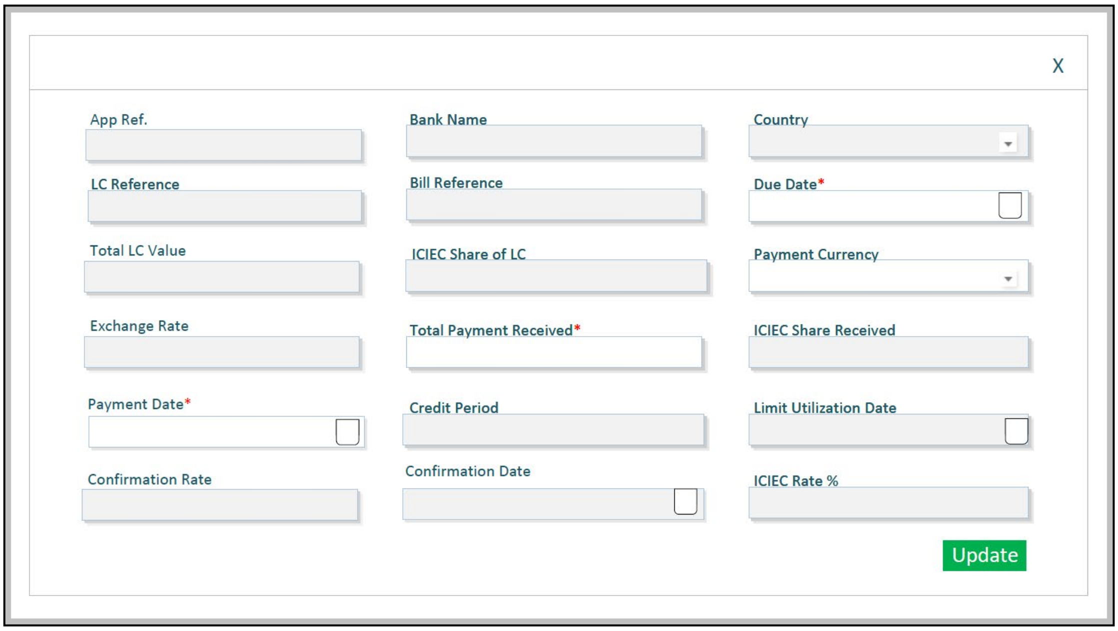
Received” list. In order to submit it, authorized user shall click on “Submit” button; once performed, a “Receive of Payment against LC” declaration will be reflected at Credit side.



2. Addition of Confirmation Rate; Payment Date will be by default Due Date and once payment is received user can change it; LC Reference and Bill Reference should be retrieved from monthly declarations page; in the grid rename "Save" to "Update”. A new column “Limit Utilization Date” will be added under all pages where “Confirmation Date” is available - (“Confirmed LC Registration” Page, “Payment Received” Page, and “Matured Transaction Page (History Pop-up)” - for a specific policy holder (DCIP-UAE-00008), it will also be available in the Save popup as an optional field where user will fill either Confirmation Date or Limit Utilization Date so both fields will be optional with a validation on the save button to fill in one of them.

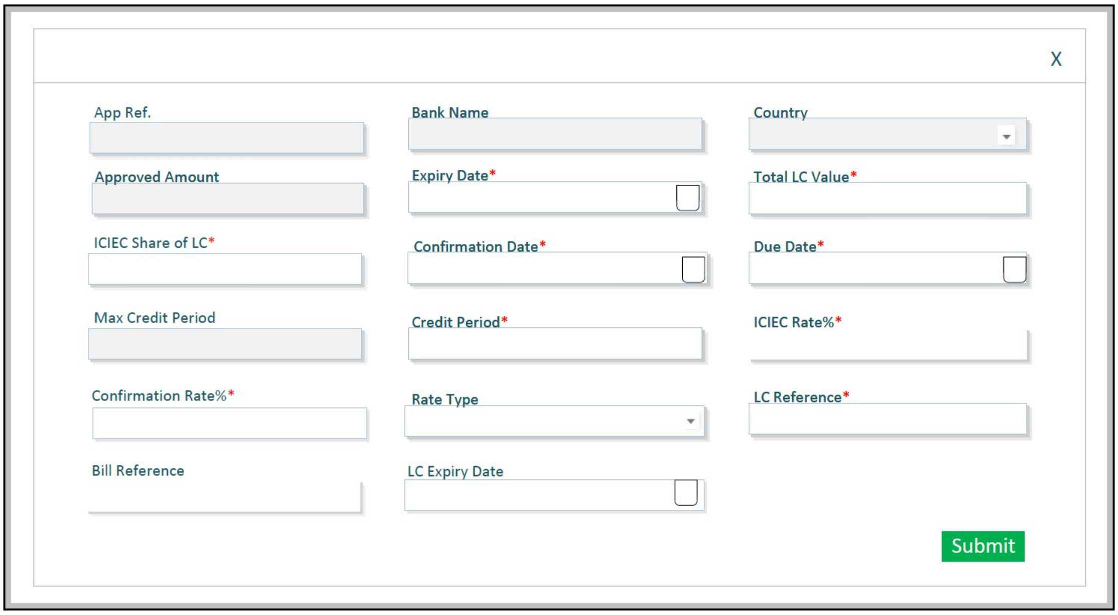
If Confirmation Date value is not filled then Credit Period will be calculated according on Limit Utilization Date, otherwise it will be calculated according to the Confirmation Date value. The new field will also be available in the Payment Received page without any update allowed on the saved values.





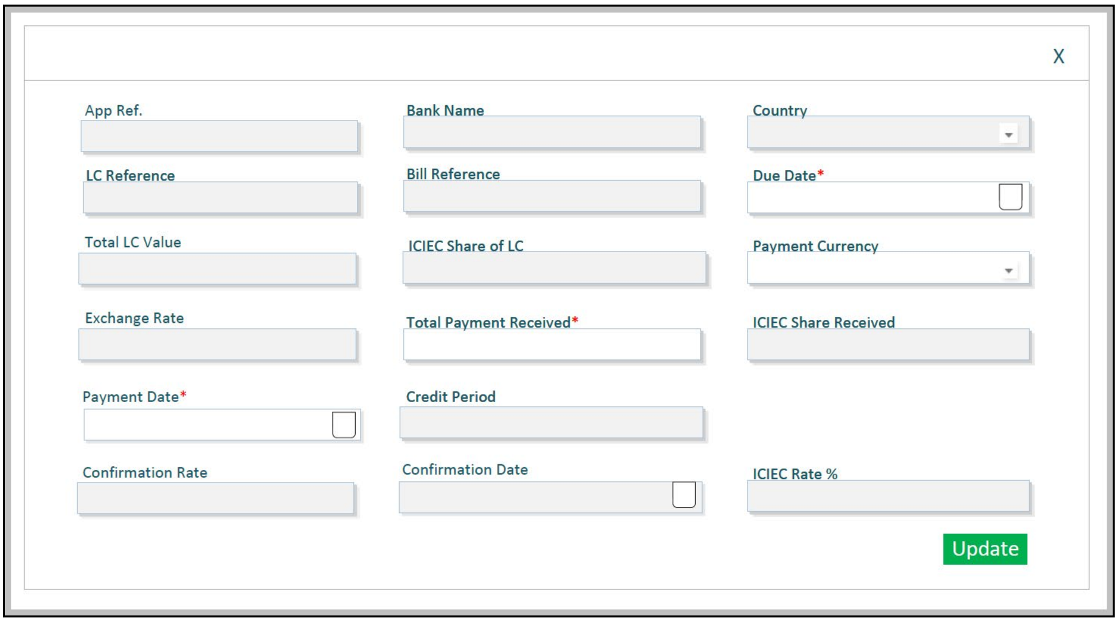
3. Addition of the ability to allow user to change either Total LC Value & Due Date, update the original record but keep the history for reporting purposes. Make sure that all following calculations will take place according to the new LC value.

A new popup “LC Update” will be added in the Payments Received page for each LC declaration displayed, through this popup user will be able to update and submit a new LC declaration with the updated values. Upon the submission of the new LC declaration a Credit Note declaration linked with the first LC declaration will be automatically issued and approved (reverse) and a new submission (version) will be submitted with the new changes. One validation will be applied in this popup on the Total LC Value amount as not to be less than total payments added for this LC declaration.



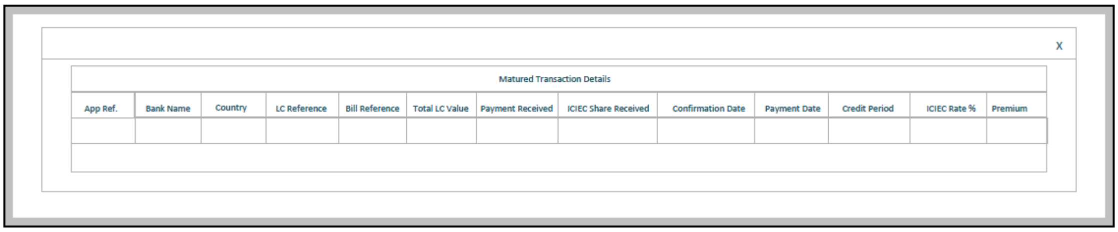
4. LC Reference, Bill Reference & LC Expiry Date to become 2nd row + replace LC expiry date with due date i.e. remove LC expiry date + Confirmation Rate, Confirmation Date & ICIEC Rate in one row.

   Under the DCIP Transaction sub-module in the Customer Portal, a list of transactions is available for the DCIP policies (Confirmed LC Registration, Payments Received, Matured Transactions, Exposure Management, Confirmed Pipeline). In the Payments Received page, all the previously added premium issuance declarations are displayed, so the user can add payments for each declaration listed through the “Update” popup. The fields available in the popup will be rearranged as to hide LC Expiry Date field and show Due Date field instead. LC Reference and Bill Reference and Due Date will be placed at second row; Confirmation Rate and Confirmation Date and ICIEC Rate % will be in one row.



5. Matured Transactions > Add Bill Reference after the LC Reference.

Under the DCIP Transaction sub-module in the Customer Portal, a list of transactions is available for the DCIP policies (Confirmed LC Registration, Payments Received, Matured Transactions, Exposure Management, Confirmed Pipeline). In the Matured Transactions page, all declarations that has total payment amount = total LC amount are displayed and a view only pop-up is added to each record that displays history of all payments submitted for that declaration. The details displayed for these payments will be as follows: App Ref. – Bank Name – LC Reference – Bill Reference – Total LC Value – Payment Received – ICIEC Share Received – Confirmation Date – Payment Date – ICIEC Rate % – Premium.


X

Matured Transaction Details

App Ref.	Bank Name	Country	LC Reference	Bill Reference	Total LC Value	Payment Received	ICIEC Share Received	Confirmation Date	Payment Date	Credit Period	ICIEC Rate %	Premium

6. LC Declaration > ICIEC share of LC in the below grid is being calculated depending of the ICIEC Share % defined in approval regardless of the value saved in popup.

   Under the DCIP Transaction sub-module in the Customer Portal, a list of transactions is available for the DCIP policies (Confirmed LC Registration, Payments Received, Matured Transactions, Exposure Management, Confirmed Pipeline). In the Confirmed LC Registration page, user can submit LC Declarations through the “Save” pop-up. In the pop-up, ICIEC Share of LC is an integer field that accepts any value less than or equal Total LC Value. Accordingly, ICIEC Share % for the declaration will be recalculated rather than being retrieved form approval. ICIEC Share % = (ICIEC Share of LC / Total LC Value) *100. The new ICIEC Share % shall be reflected in the premium invoice issuance declaration as a new field will be added to the Declaration Details Entry “ICIEC Share%”. The new calculated value will be taken into consideration for any future calculations in other DCIP Transactions pages instead of the value retrieved from approval.

7. Premium should be calculated and displayed in payment received formula is shared and saved.

   In the Payments Received page, the premium should be calculated for each payment according the “Rate Type” value saved at Confirmed LC Registration page whereby the following should be applied:

   if premium type= “Per Annum” then [ICIEC_Payment_Received * ICIEC_Rate/100 * Payment_Credit_Period/360] rounded to 2 digits
   if premium type= “Flat” then [ICIEC_Payment_Received * ICIEC_Rate/100] rounded to 2 digits.
   - 360 or 365 base days in a year will be derived from the policy.
   - Per Annum/Flat rate will be derived from the approval or policy.

3.19 Reinsurance Points

The below additional changes were raised during the verification of CR Reference no.: CR 2020 # 8.6

Below points were added during CRs verification sessions, were implemented, delivered and additionally verified with ICIEC team at no extra cost.

Pre-TrT import Process at Production:

1. At the time of entity manual submission, it's shouldn't be mandatory link the document with that entity as a pending case shall be triggered for the user who executed the registration, so in the Entity definition process we shall remove the step of attaching document NO to the entity as pre-requisite for entity clearance approval trigger.
2. At application and policy pages we shall apply the following:
   - Remove the client currency field.
   - Leader Company selection at the entry page shall be optional and hide.
   - The user shall refer to the Transaction Tab - Treaty Details - Treaty Terms and conditions - Retention/Commission - Other Retention.

Under this section the user shall select the participants and theirs share% but it will be optional step as it's now.

   - Application No shall have the policy holder country in its segmentation setup.
   - Renewal Process of this policy shall be processed same as other LOB's regarding version No etc. so no changes required here as long as it follows other products renewal process.
3. At Policy Finalization in Production- dynamic issuance of OCL/CLA/Approvals:
   - OCL Recommended amount shall be ICIEC share NOT ECA Credit Limit same as we have now at approval.
   - With dynamic issuance of Credit Limit Applications, the version number of ICL is missing which should be automatically filled.
   - With dynamic issuance of OCL and Credit Limit Application, ICL "Application" NO and OCL references shall be different per buyer.
   - With dynamic issuance of OCL at OCL Details - UW Recommendation value shall be by default: Approve Limit.

Below requested points will be considered as well for implementation.

- Display ultimate risk at declaration level.
- Rename the "Amount" at import sheet to "Declaration Currency Amount".
- Don't issue declaration if ceded premium = 0.
  - On import the data received could have only claims figures etc. in which we shall capture in order to issue the voucher at TRT import, yet since the ceded

premium figure in the sheet = 0 then the declaration calculated figure will be zero so it shall not be issued.

- Add note section to the sheet and include in the view of treaty statement after import.

  - No need to add note field in the import sheet, the reference is the description column in the TRT import sheet shall be used in the voucher print out as below.

    IQTP
    NonUnderwritten Cre

- On treaty statement voucher reverse, auto generation of declaration in minus for the reversed voucher import ID.

  - Scope: on reverse treaty statement voucher, the system must automatically generate number of declarations equal the previously generated at the time of import treaty statement generate voucher. The figures of those declarations at reverse action shall be in minus and flagged as posted.

  - Process: at the time of import of the treaty statement, it's Total amount will has a single voucher generated in finance as lump sum, the voucher generated will be of type either debit or credit. The system automatically generated declarations and calculate premium of those declarations based on premium amount sections of the treaty statement Total amount.

    As the treaty statement total amount = 10000 of debit voucher, the declarations generated with premium = 500 and were flagged as posted.

    On imported treaty statement reverse action, a voucher automatically created at finance, if original was debit, then the reversed voucher will be debit and vice versa.

    The system then shall automatically re-generate new reversed declaration (Credit Notes) that has the premium amount equal the originally created, and flag as posted. As the treaty statement total amount = 10000 of credit voucher, the declarations generated with premium = - 500 and will be flagged as posted.

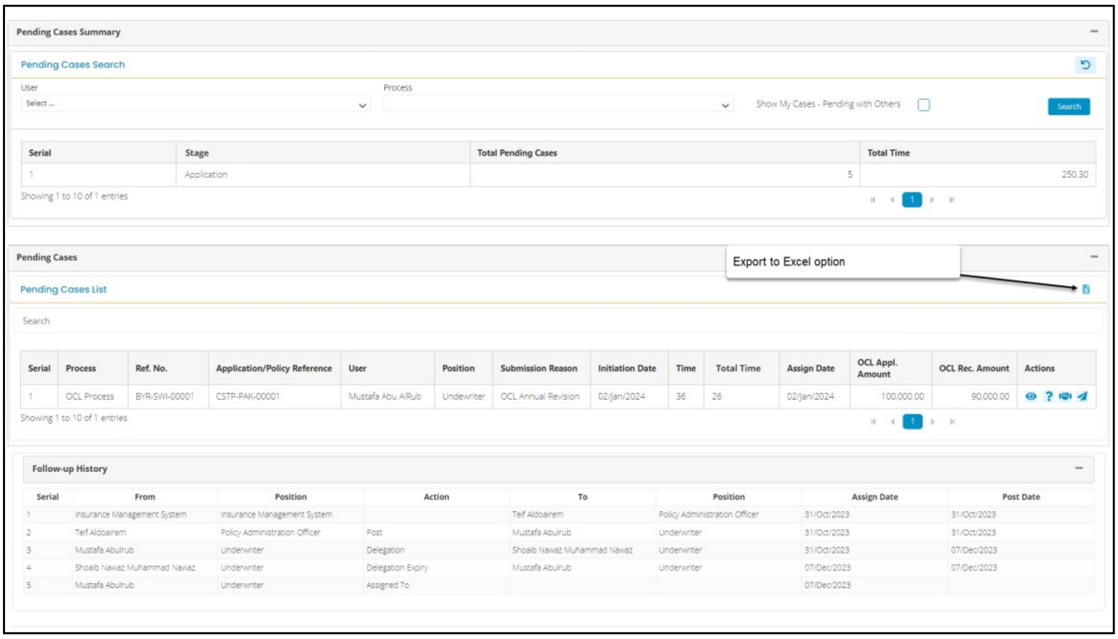
- OCL Revision Reinsurance distribution (scope as attached below).

  OCL Revision
  Document Type Reins

3.20 Approval Pop-up

The below additional changes were raised during the verification of CR Reference no.: No specific relevant CR point

Pending cases are currently displayed through a pop-up whereby certain details are being presented. Additional changes have to be applied at the pop-up as below:



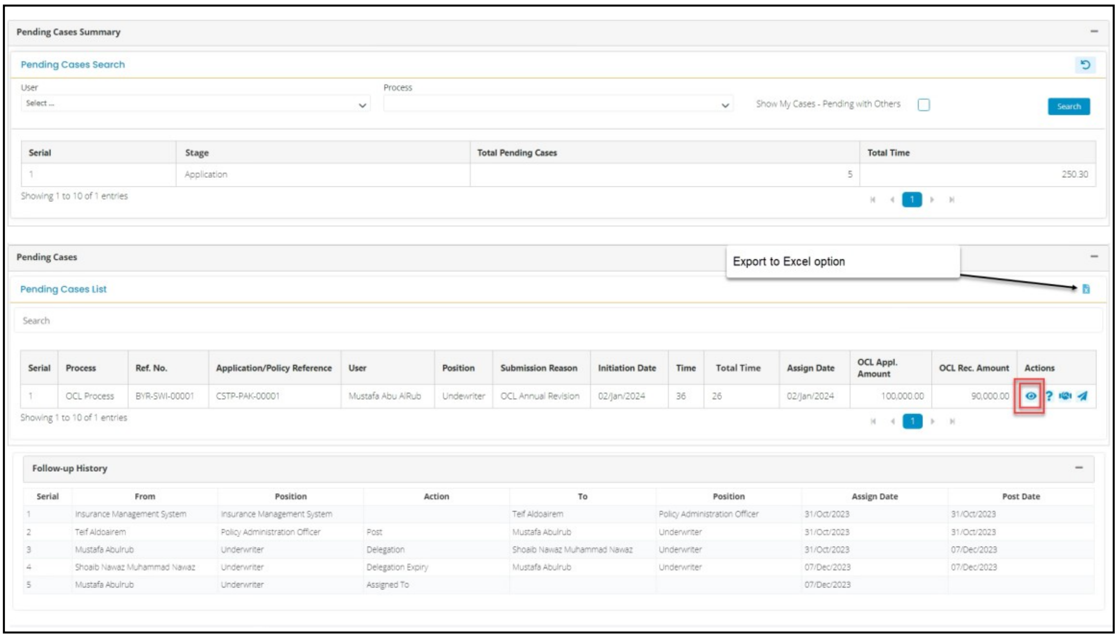
- Search section will be added containing the following criteria:
  1. User: will retrieve all active users who have access to ESKADENIA SSO in order to avoid retrieving others users such as HR staff and by default, the value set will be the logged-in user.
  2. Process: will display options of the defined processes (at setup level) in order to filter accordingly. Whenever a new process is introduced or amended, it will automatically appear here; for example, some of the processes but not limited to - Buyer, Bank, Credit Limit Application, Declarations, Invoicing, Credit Information Service, Application, Policy Application, Policy, Enquiry, Endorsement, NPL, Claim Payment, Claim Recovery, Reinsurance etc.
  3. Show My Cases – Pending with Others: checkbox, by default un-selected.

Empty criteria indicate no filter i.e. “ALL”. By default, pending cases page will retrieve only pending cases related to the logged-in user (i.e. assigned to him/her and pending within their portfolio). If user would like to check cases pending with other users, they can filter by “User” criterion; if user would like to check pending cases related to a specific process (with or without the combination of user), then they can select the “Process” criterion. “Show My Cases – Pending with Others” option will display all cases pending with other users and are related to the logged-in user e.g. Account Manager.

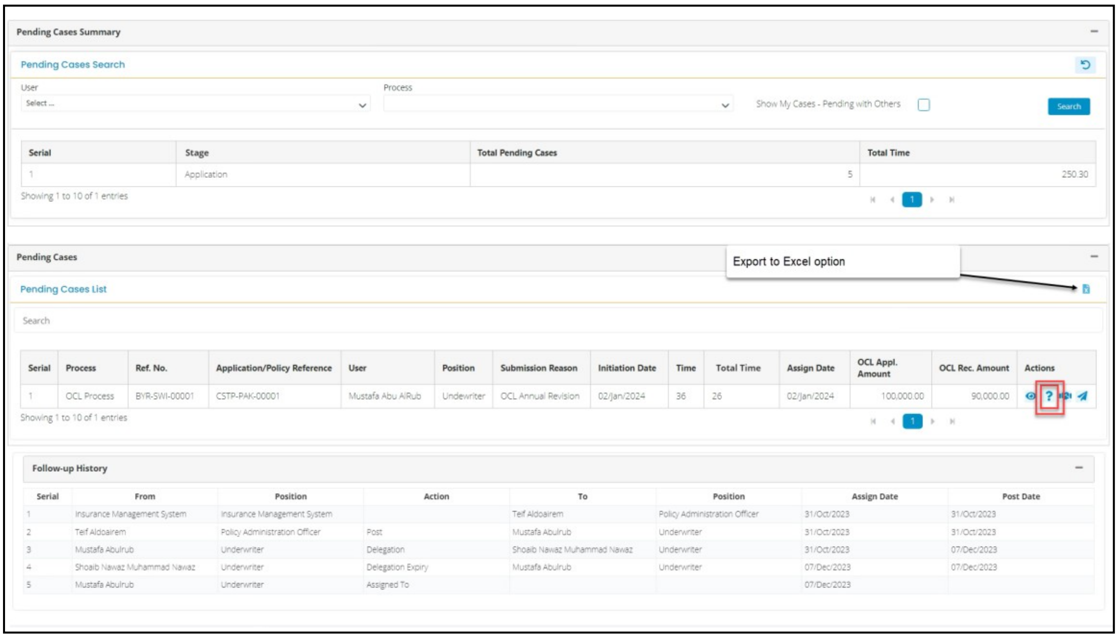
- Pending Cases Summary: this section will present summarized results according to the selected criteria at search section and the details presented will be as following:
  1. Serial: sequence
  2. Stage: will display the stage of pending cases i.e. Application (entry stage), Submission (recommendation stage e.g. pending with Account Manager, Underwriter etc.), Decision (final authority to take decision), Credit Information Pending.
  3. Total Time: the total time the case has been pending.

- Pending Cases section: this section will present detailed results of pending cases according to the selected criteria at search section and the details presented will be as following
  1. Serial
  2. Process: process name e.g., OCL Process, Buyer, bank etc.
  3. Ref. No.: reference no. of the related transaction e.g. buyer reference, application reference, credit limit application reference etc.
  4. Application/Policy Reference: application or policy reference, where applicable e.g. for OCL process it will display the reference of the original policy.
  5. User: username with whom a case is pending.
  6. Position: will display the position (role/user group) of the user for every case for differentiation purposes as a user can fill multiple roles at the same time e.g., in case of delegation.
  7. Submission Reason: reason of submission for each case e.g. OCL Annual Revision, First Submission, NBI Issuance etc.
  8. Initiation Date: initiation date of the pending case.
  9. Time: total time the case has been pending.
  10. Total Time: total time the case has been pending with the particular user.
  11. Assign Date: the data case has been assigned to the particular user.

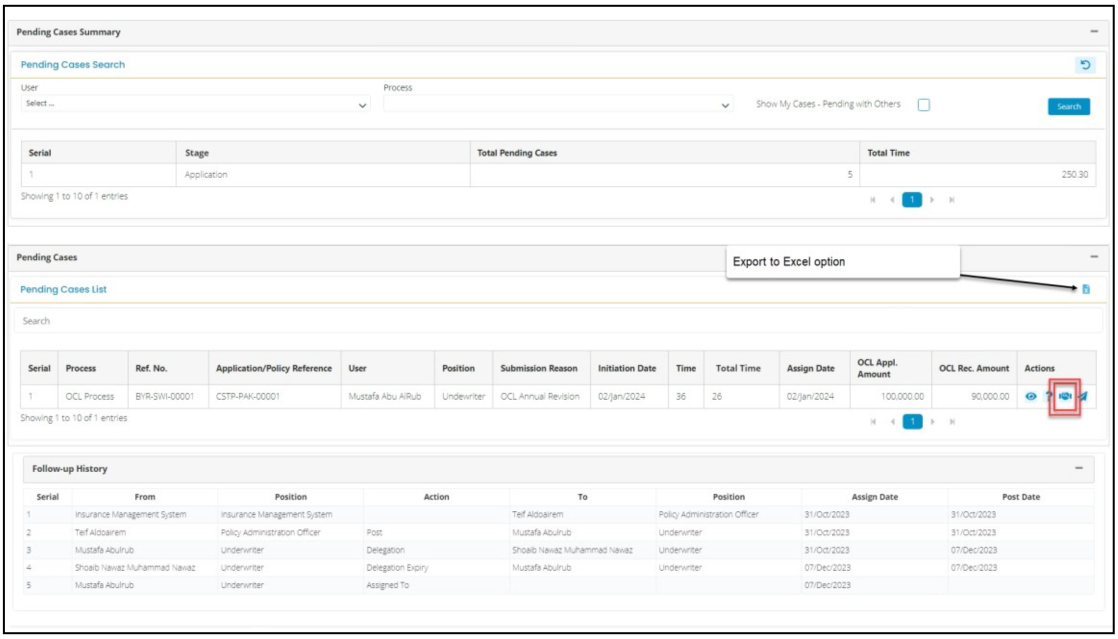
12. OCL Appl. Amount: will display value only for OCL processes, OCL applied amount.
13. OCL Rec. Amount: will display value only for OCL processes, OCL recommended amount.
14. Actions
    - Preview: will redirect user to the system area with the case selected and presented. If the case is pending with the logged-in user, will be able to process and/or amend it otherwise it will be presented as preview only without the ability to amend any details.



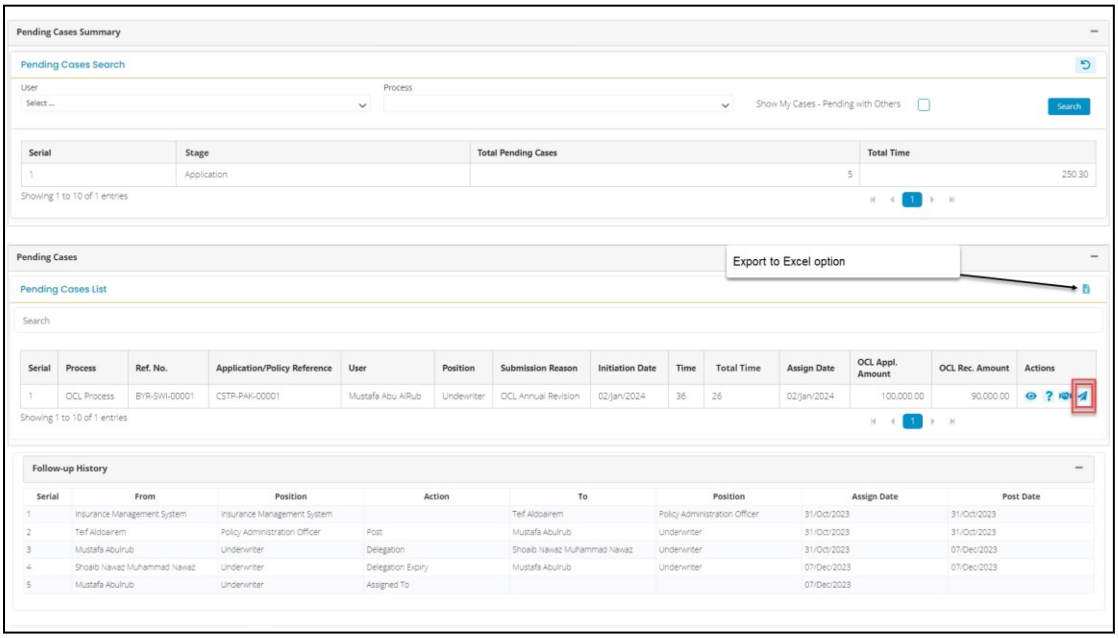
    - For Feedback: user will be able to transfer a pending case to another fellow employee from any department seeking advice/feedback/recommendation. The user who will receive the case will not be able to apply any sort of amendments on it.



- Take Over: user will be able to transfer a pending case from another fellow employee to his/her portfolio providing that they are both from the same level (same position/role/user group).



- Assign To: user will be able to transfer a pending case from an employee to another providing that both of them are reporting to the logged-in user and they are both from the same level (position/role/user group).



Pressing on a record, Follow-up History section will open containing details of the case process as below:

1. Serial: sequence
2. From: indication of the party (user/system/service) who has forwarded the case in the process sequence.
3. Position: role/user group of the party.
4. Action: set of possible actions e.g. pending, post, return back, approve, delegation, delegation expiry etc.
5. To: indication of the party (user/system/service) who has received the case in the process sequence.
6. Position: role/user group of the party who has received the case.
7. Assign Date: date the user has received the case.
8. Post Date: date the user has forwarded/posted/decide on the case.

Moreover, the approval (pending cases) pop-up will be additionally transformed to a page so users can access pending cases either through a standalone page or the pop-up.

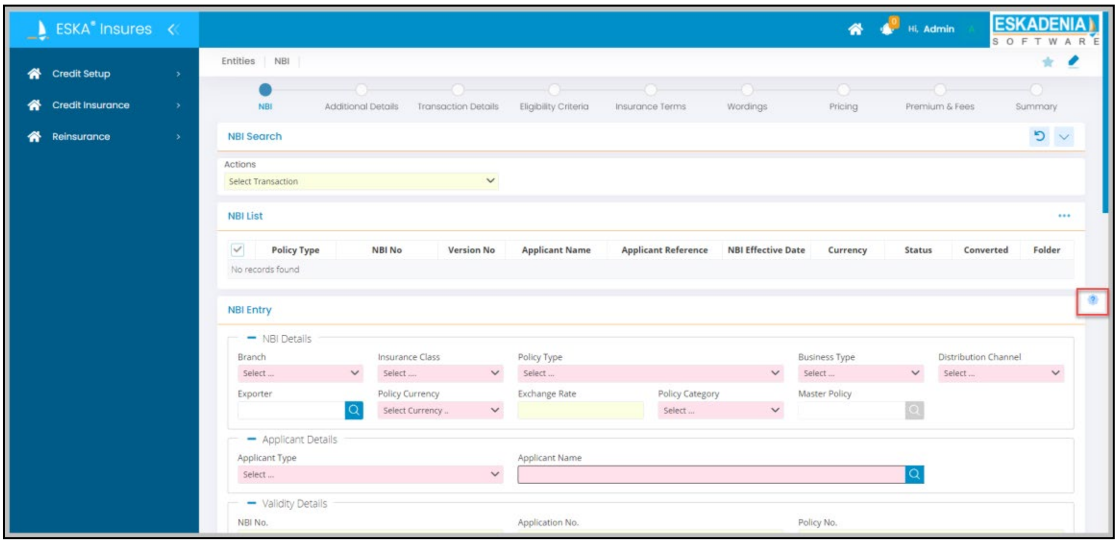
3.21 Post/Approve Button

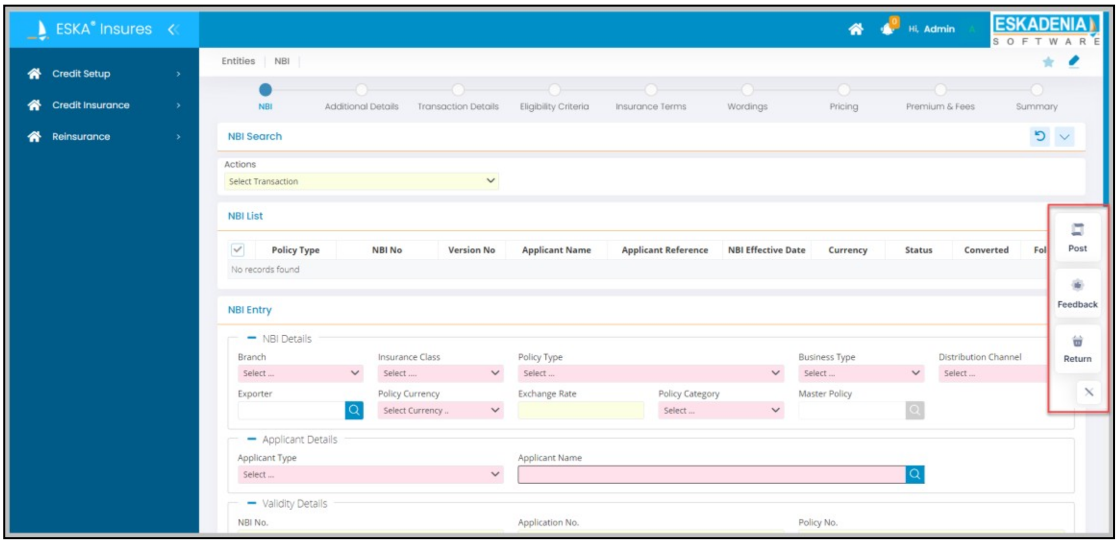
The below additional changes were raised during the verification of CR Reference no.: No specific relevant CR point

Pending cases are currently displayed through a pop-up whereby certain details are being presented. The pending cases pop-up can be accessed through the bell icon which is at the top section of the system, visible and accessible at all times. Nevertheless, a floating button will also be displayed at all pages whereby upon pressing, additional buttons will appear, so as user can take appropriate action (post/approve, take over, return back etc.) being on a page itself, reviewing a pending case, rather than having to open the pending cases pop-up.

The same validations, checks and actions applied at the approval pop-up (bell icon, mentioned in requirement # 3.20, are also applicable here e.g., for any authorized action, user will be prompted to submit comments/recommendation). For example, at NBI stage:

- Policy Admin. with a pending case, will have the options to post the case once it is prepared with no other options.
- Once the case is posted to the Account Manager, he/she will have the option to post the case to the manager once it is ready, return it back or seek feedback from a fellow colleague.
- Once the case is posted to the Zone Manager, he will have the option to approve the case or return it back.





3.22 Countries Classification

The below additional changes were raised during the verification of CR Reference no.: No specific relevant CR point

This point with the below mentioned details was approved verbally by ICIEC during a call on 18 Feb 2024.

Countries profiles, shall consider the standard region in addition to ICIEC region classification (zone) in order to automate emails and assignments. Below is the shared list by ICIEC for the ICIEC internal classification which shall be reflected in the system (existing data) bearing in mind that there are 12 countries (highlighted in yellow) which have no country profile in ESKADENIA and shall be introduced.

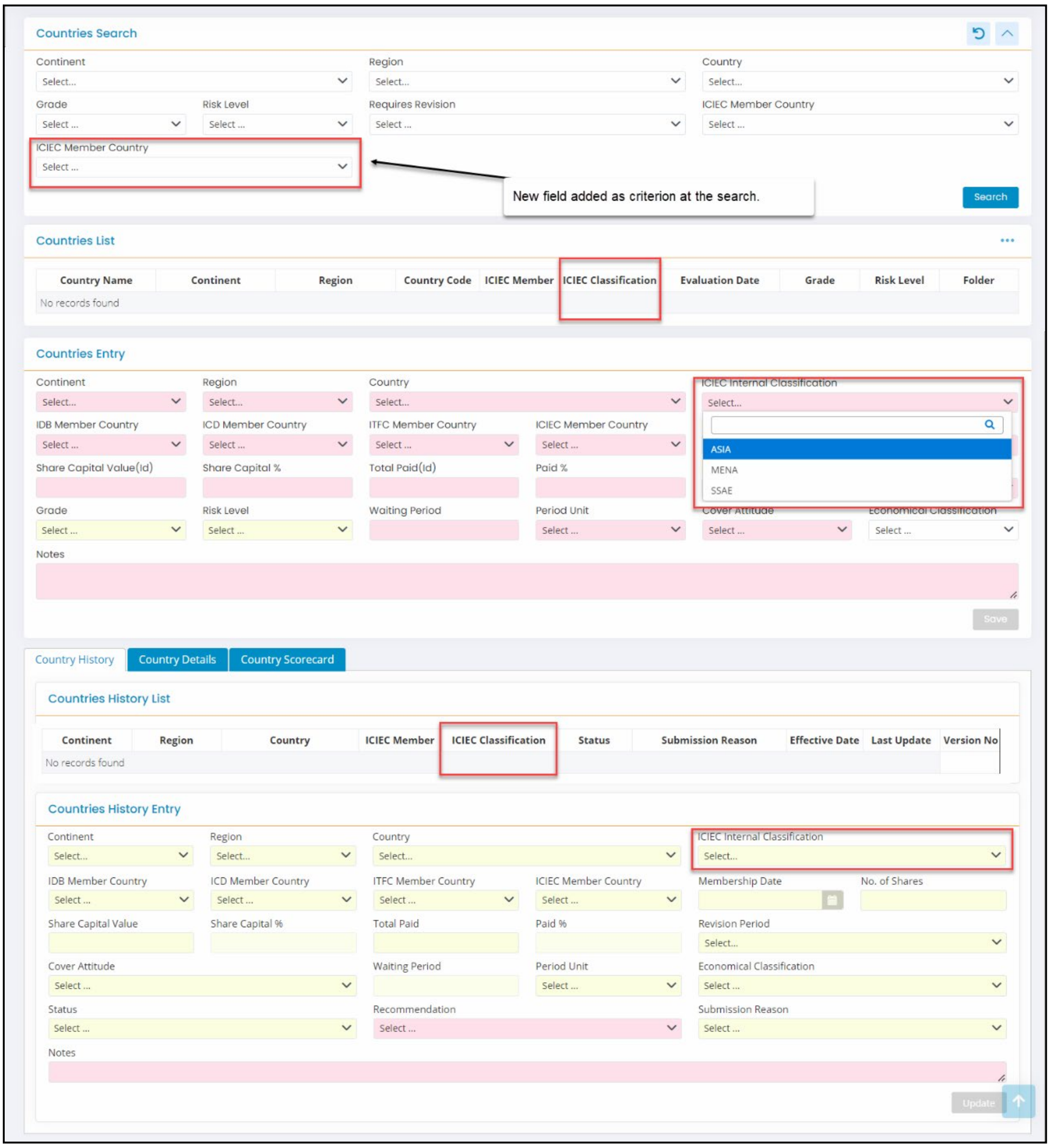
ICIEC Classification - Country_Zones.xlsx

New field will be introduced "ICIEC Internal Classification" with the following impact:

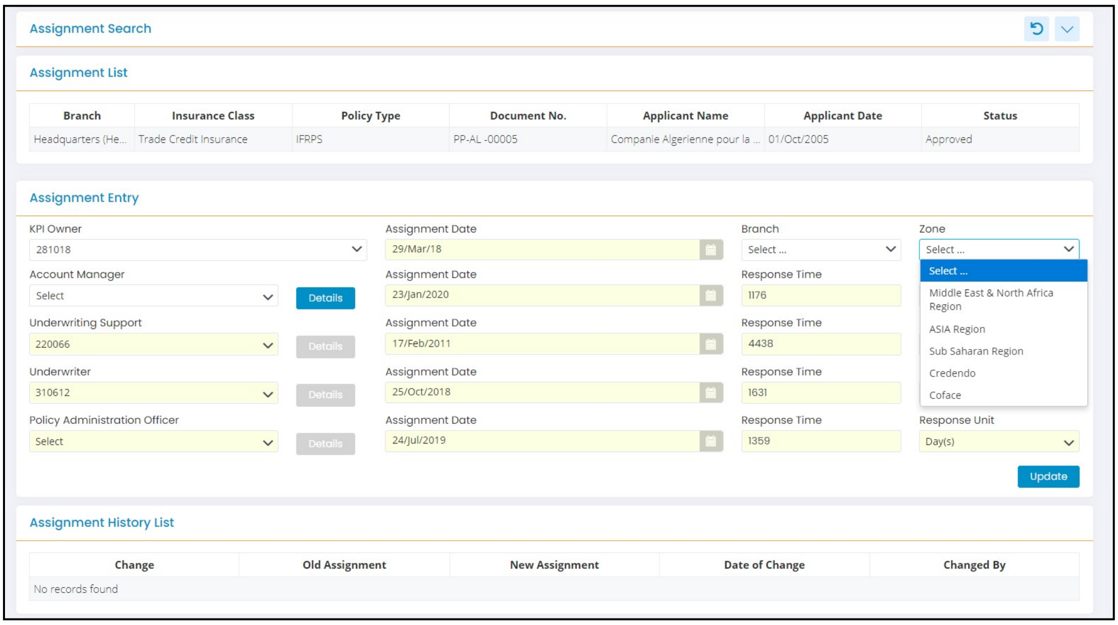
1. For sovereign cases (enquiry stage), submissions of prospective clients from member countries will be automatically directed to respective Underwriter (SSAE – Raphael Fofana, ASIA & MENA – Moataz) while from non-member countries will be assigned according to the portfolio assignment.
2. For all commercial cases in addition to sovereign cases beyond the enquiry stage, impact will be noticed at portfolio assignment whereby according to the

country of the policyholder (original insured), automatic specification of the zone will take place.

- Countries Profile page:
  - This new field will be introduced at the search section as a new search criterion, countries list, countries entry (with options ASIA, MENA and SSAE) and respective countries' history profiles i.e. countries history list and countries history entry (for the revisions/submissions).



- Portfolio Assignment page

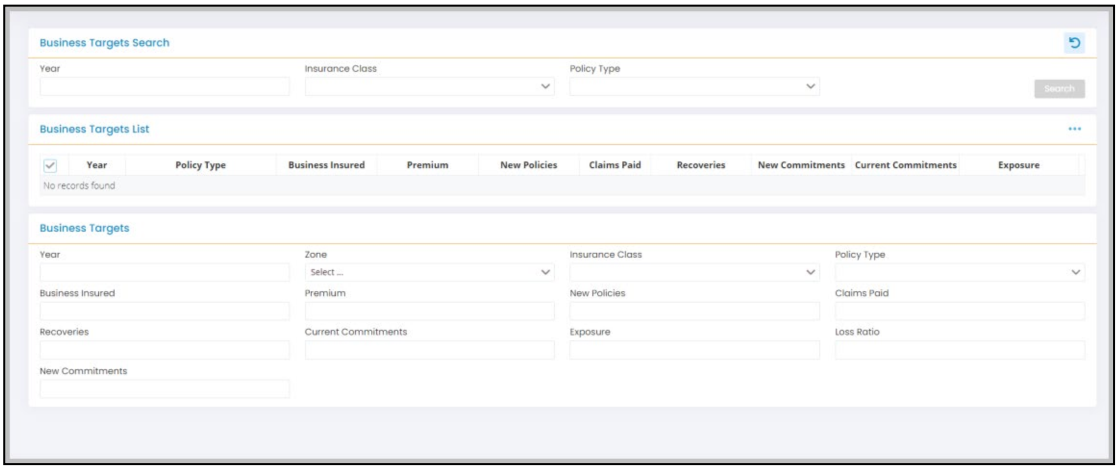


3.23 Dashboards

The below additional changes were raised during the verification of CR Reference no.: No specific relevant CR point

Additional dashboards will be introduced in the Credit Insurance as “Management Statistics”. This will be introduced as a standalone page which will be the default page a user will be redirected to, upon successful login to ESKADENIA SSO and will be available for all users.

At the beginning of every year, management will provide the targets for each indicator therefore such figures will be introduced and maintained in the system at setup level. According to the targets, summarized updated (current year) statistics/dashboards will be presented in addition to the possibility of previewing detailed business KPIs for current and previous year (e.g., 2023 and 2024) without the need for backlog statistics.



Notes:

- Zone will retrieve and display 3 options (MENA, ASIA, SSAE).
- User can define business targets per policy type or overall, without any specification e.g., Claims Paid.

- Detailed Business KPIs
  - in the form of a report print-out for current and previous years per month for only **Business Insured**, **Premium Income** and **New Policies** Issued segregated per region/zone and policy types.

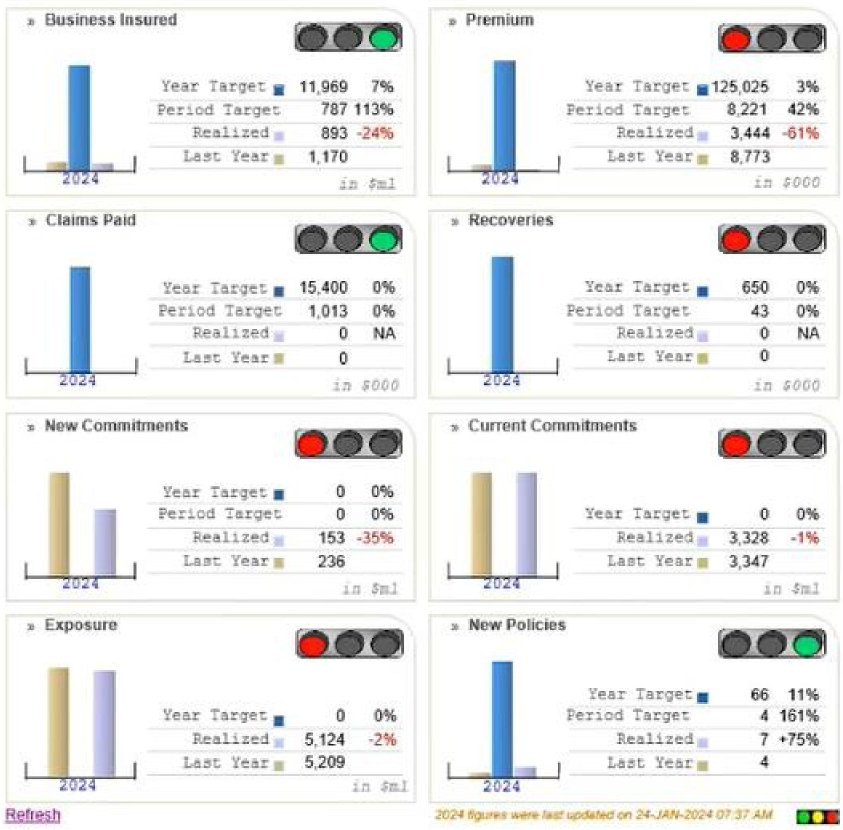
Business Insured January 2024	2024 Year Target	2024 - M1 Target	2024 - M1 Realized	2024 - M1 % Realized	2024 % Realized	2023 - M1 Realized	2024 vs 2023 % M1 Change
ICIEC							Values are in US$ Millions
1. Short Term	**8,366**	**709**	**831**	**117.2%**	**9.9%**	**1,024**	**(18.8%)**
a.Direct & Inward	**5,200**	**440**	**422**	**95.9%**	**8.1%**	**452**	**(6.6%)**
- CSTP	574	49	49	100%	8.5%	53	(7.5%)
- DCIP	1,123	95	272	286.3%	24.2%	298	(8.7%)
- STP	320	27	13	48.1%	4.1%	9	44.4%
- BMP	714	60	89	148.3%	12.5%	53	67.9%
- IFRP	124	10	0	0%	0%	38	NA
- IQTP	2,345	199	0	0%	0%	0	NA
b.Fronting	**3,167**	**268**	**409**	**152.6%**	**12.9%**	**572**	**(28.5%)**
- GAP-Coface	767	65	52	80%	6.8%	41	26.8%
- DCR-Credendo	2,400	203	357	175.9%	14.9%	530	(32.6%)
2. Medium Term & Investment	**3,602**	**305**	**62**	**20.3%**	**1.7%**	**83**	**(25.3%)**
Grand Total (Ex. Fronting)	**8,802**	**746**	**484**	**64.9%**	**5.5%**	**535**	**(9.5%)**
Grand Total	**11,969**	**1,014**	**893**	**88.1%**	**7.5%**	**1,107**	**(19.3%)**
ASIA							
1. Short Term	**785**	**67**	**92**	**137.3%**	**11.7%**	**108**	**(14.8%)**
- CSTP	222	19	12	63.2%	5.4%	17	(29.4%)
- DCIP	0	0	0	NA	NA	0	NA
- STP	20	2	10	500%	50%	0	NA
- BMP	414	35	71	202.9%	17.1%	53	34%
- IFRP	124	10	0	0%	0%	38	NA
- IQTP	6	1	0	0%	0%	0	NA
2. Medium Term & Investment	**230**	**19**	**0**	**0%**	**0%**	**0**	**NA**
Grand Total	**1,015**	**86**	**92**	**107%**	**9.1%**	**108**	**(14.8%)**
MENA							
1. Short Term	**2,732**	**231**	**293**	**126.8%**	**10.7%**	**296**	**(1%)**
- CSTP	352	30	37	123.3%	10.5%	37	0%
- DCIP	740	63	235	373%	31.8%	250	(6%)
- STP	240	20	2	10%	0.8%	9	(77.8%)
- BMP	300	25	19	76%	6.3%	0	NA
- IFRP	0	0	0	NA	NA	0	NA
- IQTP	1,100	93	0	0%	0%	0	NA
2. Medium Term & Investment	**537**	**46**	**0**	**0%**	**0%**	**52**	**NA**
Grand Total	**3,269**	**277**	**293**	**105.8%**	**9%**	**348**	**(15.8%)**
SSAE							
1. Short Term	**1,683**	**143**	**37**	**25.9%**	**2.2%**	**48**	**(22.9%)**

- The summarized dashboards will be split into 4 sections as following:

1. Business Targets & Achievement: indicators (charts/graphs) that will present (with consideration of details as of system date) are as following:
   - Business Insured (in $ml)
   - Premium (in $000)
   - Claims Paid (in $000)
   - Recoveries (in $000)
   - New Commitments (in $ml)
   - Current Commitments (in $ml)
   - Exposure (in $ml)
   - New Policies

Each indicator of the above will present the following factors:

- Year Target: whole year target based on the current KPI provided by business team and how much has been achieved overall.
- Period Target: period target based on the current KPI provided by business team (in respect to the period) and how much has been achieved.
- Realized: how much ICIEC has realized currently and what is the progress comparing the realization vs. last year.
- Last Year: indicates what was the figure in the same period last year.



Performance indicators (coloring) for each graph

Notes:

- Whenever there is no yearly target, consequently there is no period target so we can only compare versus last year e.g., new commitments in above screenshot.

2. Below the specific graphs/charts, second section will be added to present "ICIEC Capacity Monitoring" (in $ml) with representation of "Capacity" (amount), "Utilization" (amount and percent) and "Available Capacity" (amount).

3. Third section will be added to present "Country Capacity Monitoring" (in $ml) with representation of country wise capacity monitoring segregated in 3 categories (1. Above 80% 2. Within 80-65% and 3. Below 65%). Each category will display the number of countries and if the user presses on it, drill-down option will be activated presenting additional details e.g., the countries.

Drill-down option:

Capacity Utilization Monitoring For Countries (Within 80% - 65%)							
#	Country	Grade	Country Capacity	Capacity Utilized	Available Capacity	Exceeded Capacity	%
1	Egypt	E	847,115,499.65	672,646,795.93	174,468,703.72	-	79.40 %
2	Republic of Turkiye	D	1,101,390,378.22	865,456,766.74	235,933,611.48	-	78.58 %
3	Cote d'Ivoire	D	1,156,955,658.43	864,656,511.02	292,299,147.41	-	74.74 %

4. Fourth section will be added to present alerts whenever there is any capacity breach or near about to breach either for specific countries or countries' categories. No. of alerts and details of the alerts

- Syria has utilized 199.46% of its Capacity. (more than 80%)
- Senegal has utilized 81.84% of its Capacity. (more than 80%)
- Marshall Islands has utilized 111.11% of its Capacity. (more than 80%)
- Country Category D has utilized 80.09% of its Capacity. (more than 80%)
- Country Category G has utilized 369.31% of its Capacity. (more than 80%)

"Country Capacity" report will be added as an option to be print from the same area as well (example below attachment).

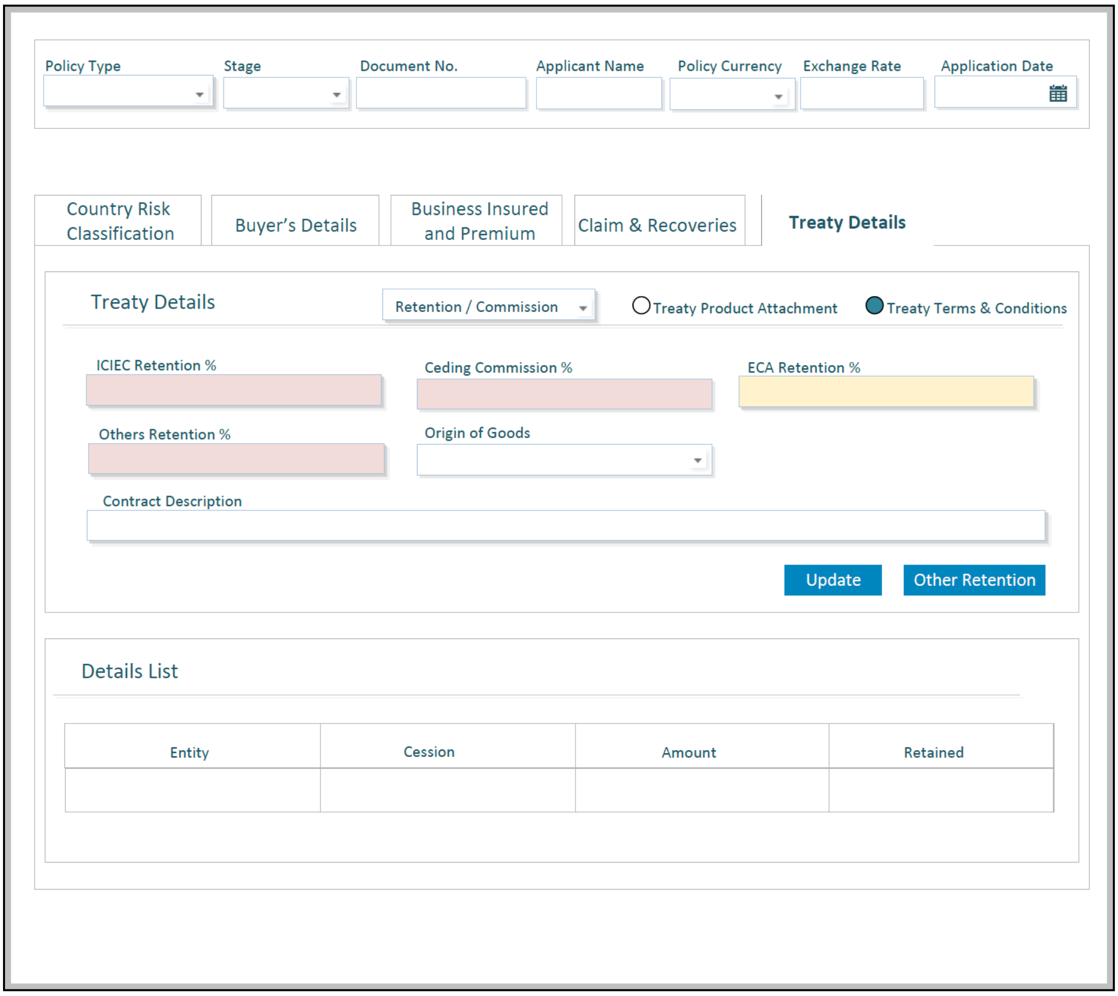
C001.pdf

3.24 New Additional Fields

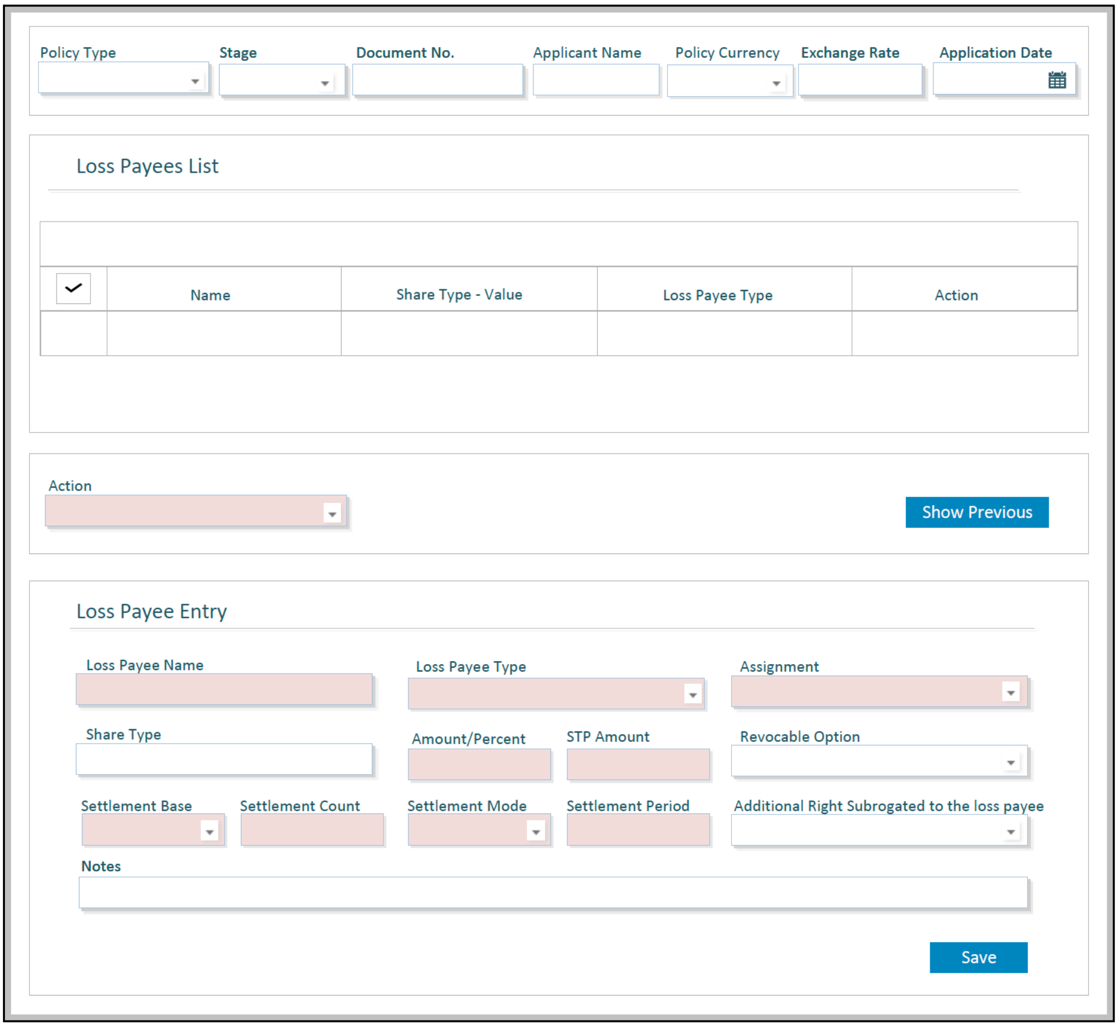
The below additional changes were raised during the verification of CR Reference no.: No specific relevant CR point

The new fields identified during data reconciliation sessions will be introduced under the following pages (as below) however any additional ones that might be requested in the future will require additional development and shall follow the change control process:

1. Documents / Retention – Commission
   - Original Policy Reference, this field is already available in the information tab at the top of the page.
   - Origin of Goods, a DDL field that shall retrieve countries as values.
   - Contract Description, a free text field.
   - Premium Discount, already exists "Ceding Commission%".



2. Loss Payee
   - STP Amount, this field will appear in endorsement details page only when policy type is STP as a decimal field.



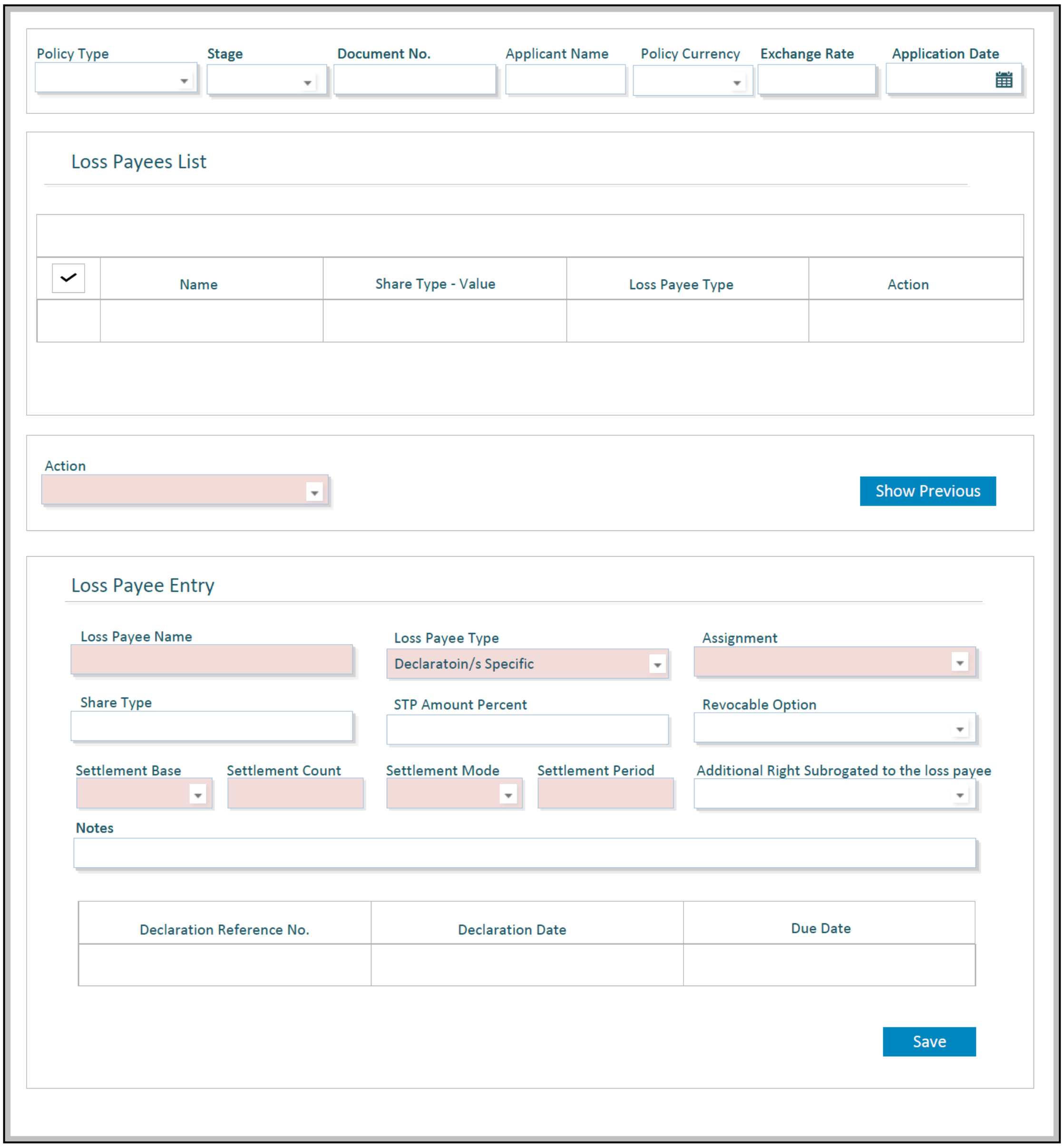
- Specific Country, already exists when loss payee type = country specific.

Specific Country field.png

- Version, already exists in the entry page and information tab at top of endorsement details page.
- Code, already exists in the entry page and information tab at top of endorsement details page.
- Status, already exists in the entry page and information tab at top of endorsement details page.

Loss Payee Entry.png

- Shipment Date
- Due Date
- Declaration Reference No.



3. Declarations
   - Brokerage Invoice Currency
   - Brokerage USD
   - Due Diligence Invoice Currency
   - Due Diligence USD.

Investment Declaration Page.pdf   Inward Declaration Page.pdf

- Extension Remark, already exists in the extension declaration details.

Extension Remark field.png

- Credit Period Change Remark, already exists in the declaration details entry section.
- Premium Rate Change Remark, already exists in the declaration details entry section.

Declaration Details .png

- Invoice VS USD Rate Date, field will be added in the declaration details section for premium invoice issuance for all policy types, example attached below.

Inward Declaration Page.pdf

- Source, this field will be available for all declarations under all policy types and will be added in declaration entry section.

Declaration Entry.pdf

- Note Reason for CN.

Note Reason for CN.png

4. Fees
   - Exchange Rate, already exists at Fees List section.
   - Fee Name for “Other”, additional field will appear when “Other Description” fee type is selected.
   - Fee Invoice No., this field will be added in the Fees Details section and shall be automatically filled whenever the fees are posted to finance.
   - Invoice Date, this field will be automatically filled by posting date of the fee.
   - Type.
   - Reason for CN, whenever an invoice in reversed reason shall be filled.
   - Note Reason for CN.
   - Original Invoice No.
   - Status, status of the fees’ invoice shall be automatically filled.
   - Policy Currency, already exists at the information tab at the top of the page.

Fees Page.pdf   Other Description Fee_Fees Page.pdf

5. Application
   - Application Experience Details, two questions shall be displayed under applicant details section with yes/no radio buttons, if yes was selected then additional field will be displayed as free text.
   - Policy Offer Validity Period, already exists under validity details section.
   - Basic Information, free text field will be available under applicant details section.
   - Account Manager Consideration, disabled field will be added under Policy Offer Details section and shall retrieve its value from NBI.
   - NBI Acceptance Date, enabled date field.
   - Application Acceptance Date, enabled date field.

Application Page.pdf

6. All Documents (Enquiry, NBI, Application and Policy)
   - Policy Expiry Date, already exists but the field will be enabled, and if filled then Policy Period and Unit (days) shall be automatically filled depending on

the expiry date value regardless of the formula done for calculating the Policy Expiry Date.

- Issue Date, Application Issuance Date will be added for applications and will be automatically filled with the date the NBI was approved, Policy Issuance Date will be added for policies and will be automatically filled with the date the application was approved.

Policy Page.pdf

7. Document Share
   - Broker Commission Applied, already exists under Broker tab in the documents' entry page.

Broker Commission field.png

8. Pricing Payment Term
   - No. of instalments, already exists under Payment Terms page.

No of Installments field.png

4 Document Approvals

Approver	Title	Date/ Signature	Company
Mr. Mohamad El-Sayed	Manager Information Technology Management Division		ICIEC
Mr. Reyaz Wani	Information Technology Specialist	Reyaz A. Wani Digitally signed by Reyaz A. Wani Date: 2024.02.20 12:33:05 +03'00'	ICIEC
Mr. Dhirendra Das	System Analyst & Programmer	Dhirendra Kumar Das Digitally signed by Dhirendra Kumar Das Date: 2024.02.20 12:39:29 +03'00'	ICIEC
Ms. Laisan Mobaideen	Project Manager	Date: 20 Feb 2024	ESKADENIA
Mr. Radwan Al Jundi	Insurance Business Unit Manager	Date: 20 Feb 2024	ESKADENIA
Ms. Ruba Assad	Insurance Product Manager	Date: 20 Feb 2024	ESKADENIA