

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

ICIEC Takaful System

ESKA® Insures – Customer Portal

Business Requirements Document (BRD) & Gap Analysis

ESK/INS-19:0213 Uen



Prepared By

ESKADENIA
S O F T W A R E

Proprietary and Confidential

Copyright 2019 by ESKADENIA Software
All Rights Reserved.

ESK/INS-19:0213 Uen

Content

1 Roles Definition.....	5
2 Overview.....	6
3 Key Features	7
4 Dynamic Setup.....	9
4.1. FORM BUILDER	9
4.2. RULE BUILDER.....	10
4.3. QUESTIONNAIRES.....	12
4.4. PRODUCT BUILDER	13
4.5. CUSTOMER PORTAL INTEGRATIONS	17
5 Online Customer Portal.....	19
5.1. ONLINE PORTAL.....	19
5.2. ONLINE LOGIN	20
5.3. ONLINE REGISTRATION.....	21
5.4. ONLINE ENQUIRY	22
5.5. ONLINE APPLICATION.....	23
5.6. PROFILE	32
5.7. POLICIES LIST.....	33
5.8. ONLINE RENEWAL.....	34
5.9. ONLINE CREDIT LIMIT APPLICATION	34
5.10. ONLINE DECLARATIONS.....	39
5.11. ONLINE NPL.....	40
5.12. ONLINE CLAIM	41
5.13. TRACK CLAIM	42
5.14. STATEMENT OF ACCOUNT.....	43
6 Approvals	45

Laisan Mobaideen



Radwan Jundi



Mohamad A.El-Sayed



Document History

Document Version	Date	Updates	By	Department
0.1	25.10.2019	Document Creation	Radwan Al Jundi	ESK/INS
0.2	19.11.2019	Update	Radwan Al Jundi	ESK/INS
0.3	19.11.2019	Review	Laisan Mobaideen	ESK/INS
0.4	20.11.2019	Update	Radwan Jundi	ESK/INS
0.5	21.11.2019	Review & Approve	Mohammad Amoudi	ESK/INS
1	24.11.2019	Baseline	Laisan Mobaideen	ESK/INS
1.1	28.11.2019	Review	ICIEC IT team	ICIEC
1.2	01.12.2019	Update	Radwan Jundi	ESK/INS
2	04.12.2019	Baseline	Laisan Mobaideen	ESK/INS

Mohamad A.El-Sayed



Scope

Identification

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

Purpose

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

Document Overview

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

Definitions, Acronyms and Abbreviations

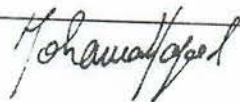
The list below contains the definitions, acronyms and abbreviations used throughout the document:

Abbreviation	Definition
UI	User Interface
UX	User Experience
ESKA	ESKADENIA Software
CMS	Content Management System

Fields colouring symbolism:

- White fields indicate optional entry.
- Red fields indicate mandatory and process cannot be completed unless filled.
- Yellow fields indicate disabled and automatically generated/retrieved.

Mohamad A.El-Sayed



1 ROLES DEFINITION

- **Super Admin (SA):** Special user account created for CMS administration purposes, granted full access and authority levels to control the content and the design of the landing (lead-capture) page.
- **Privileged Users:** Leads and clients accessing the online portal with varying degrees of authority associated with the relevant user's activity.

Mohamad A.El-Sayed



2 OVERVIEW

ESKA® Insures – Customer Portal reflects the accurate understanding of automation requirements of the modern credit insurance industry. It fully supports a wide range of commercial and political risks that exist in most economic sectors in compliance with Sharia to fulfil the various needs of clients on all levels.

Embracing its activities from NBI and application generation through underwriting and policy issuance to administration, claims processing and reinsurance, **ESKA® Insures – Customer Portal** keeps insurance corporations competitive while facilitating business ventures into new and niche markets.

Nevertheless, products that can become available for subscription at **ESKA® Insures – Customer Portal** by customers are merely a different representation of the original products defined under **ESKA® Insures – Credit Insurance** whereby all the setup configurations (e.g. insurance classes, policy types, cover types, pricing tables, conditions and terms, fees, discounts etc.) are derived and retrieved from there and reflected at **ESKA® Insures – Customer Portal** wherever and whenever applicable.

Mohamad A.El-Sayed



ESK/INS-19:0149 Uen

3 KEY FEATURES

Modularity and Integration

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

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

Parameterization

A large set of parameters can be defined and altered by the authorised users via simple yet user-friendly graphical interfaces.

Security

On both access and functionality levels, permissions can be set and enforced. The administrator can dynamically configure access rights to the different parts of the system. In addition, while allowing multiple users' access to the system, the incorporated functionalities can be limited to the authorised ones and only, being granted the requisite credentials.

It is worth mentioning that **ESKA® Insures – Customer Portal** is programmed to time out after a certain pre-determined period of inactivity. This feature is in place for security purposes and we apologize for any inconvenience it may cause.

Multi-Currency & Bi-lingual Capabilities

Multiple currency definitions are supported, allowing for automatic conversion of monetary amounts into the insurance company's preset default currency. The bi-lingual feature is additionally supported, providing the ability to select amongst the available insurance company's languages of communication, coupled with the ability to edit the system's dictionary by those with the granted credentials, whenever needed.

Mohamad A.El-Sayed



User Friendly

ESKA® Insures – Customer Portal is a web-based solution that supports cross-browsing, mobile and tablets responsive with an intuitive, robust and visually appealing user-friendly interface. The interface is built based on advanced and dynamic UI and UX features as:

- Menu-driven
- Dynamic fields' creation and re-arrangement
- Fields' style amendment (e.g. optional, mandatory)
- Drag and Drop facility
- Edit Labels
- Wizard oriented processes

Mohamad A.El-Sayed



ESK/INS-19:0149 Uen

4 DYNAMIC SETUP

4.1. Form Builder

Dynamic products' configuration supports the design, definition and management of the insurance company's products through a single interface. It facilitates the formation of the basic features, details and information configuring them in different ways to enable the implementation of the various insurance products via a combination of insurance class, policy type and applicable coverage along with the related premium rating consideration. Form builder facilitates the configuration and preparation of the various re-usable components that will be implemented during the online customer journey.

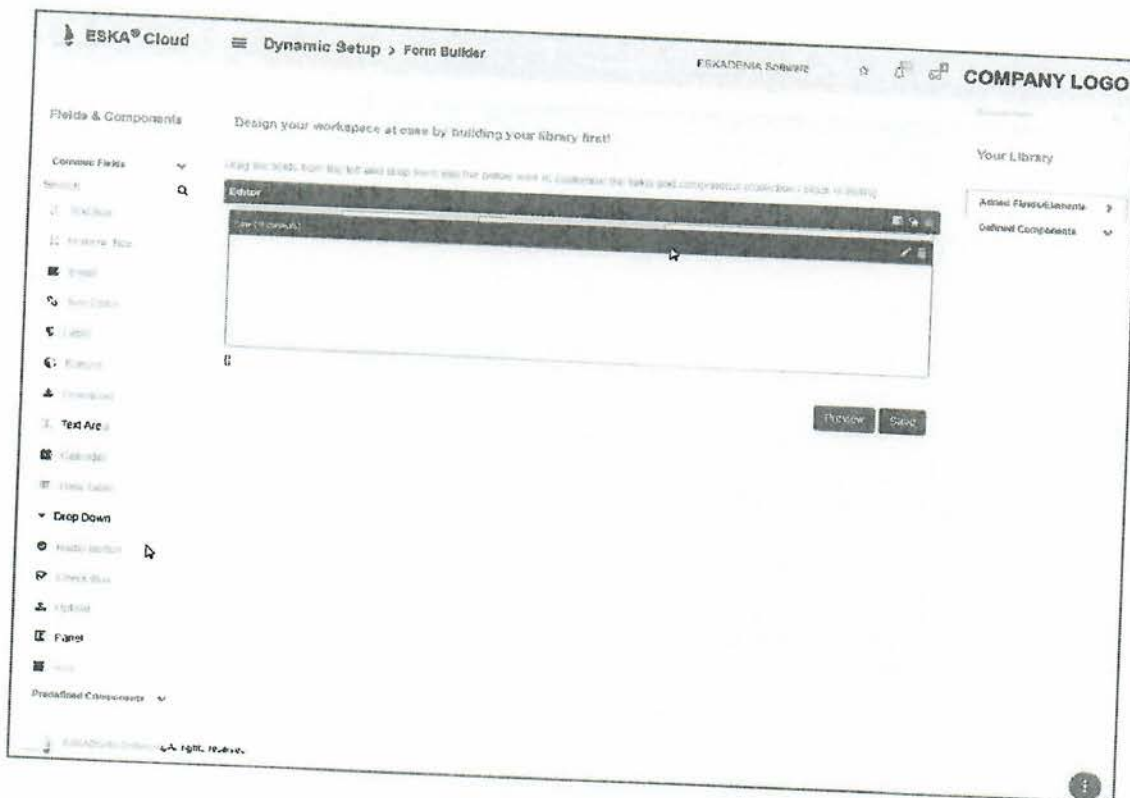


Figure 4-1 (Form Builder)

Mohamad A.El-Sayed

Mohamad El-Sayed

ESKINS-19-0149 Uen

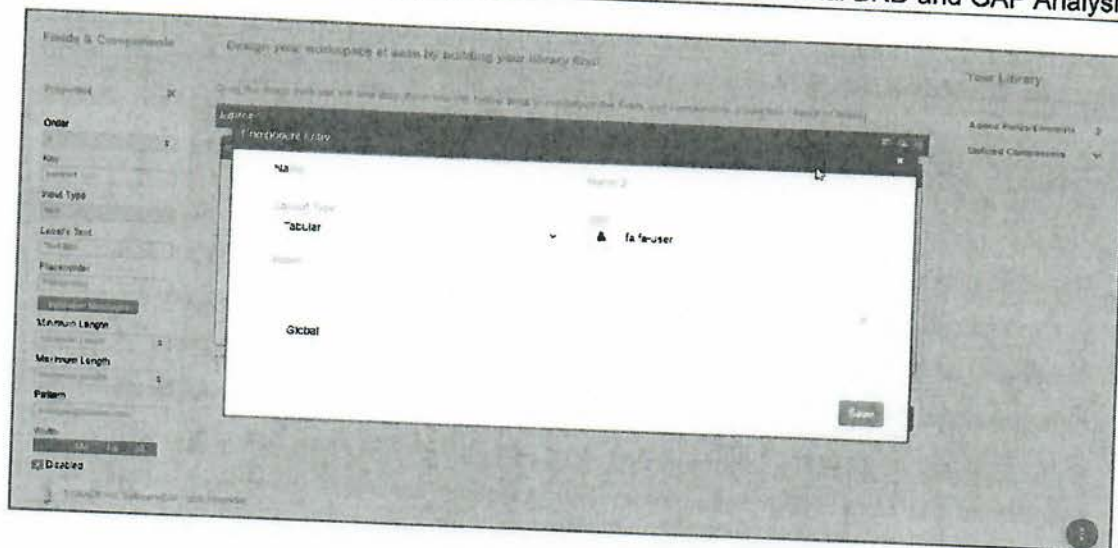


Figure 4-2 (Form Builder)

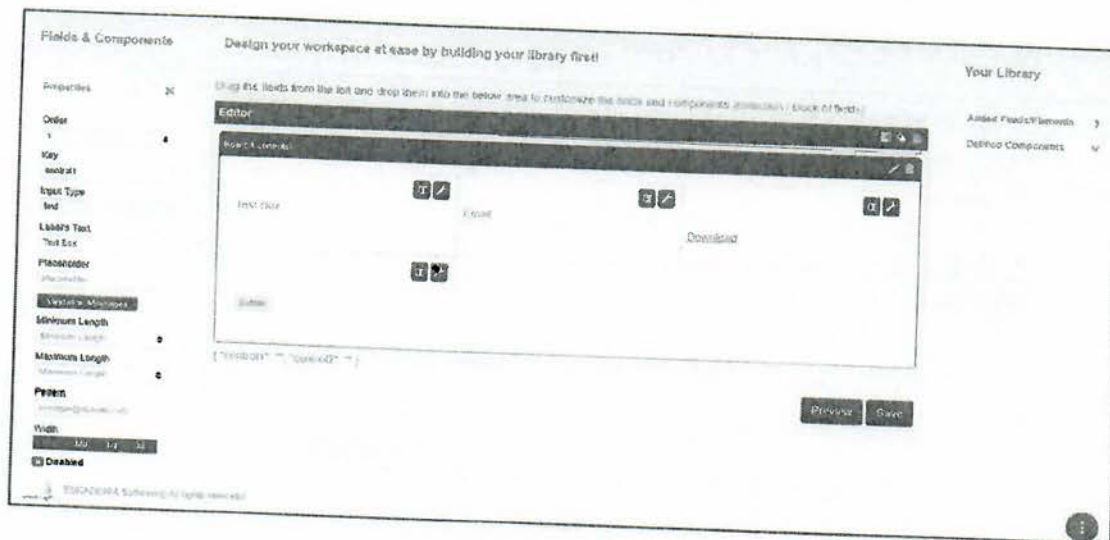


Figure 4-3 (Form Builder)

4.2. Rule Builder

Along with the various online products definition, configuration and management, association of business rules (e.g. maximum/ minimum limits, dates validity etc.) is also supported through a dynamic and flexible feature whereby conditions to be met can be specified and respectively actions to be performed. Such business rules can be defined via a basic editor or advanced one, where formulae can be structure in combination of various trigonometric, arithmetic, mathematical or relational operators.

Mohamad A.El-Sayed

Mohamad El-Sayed

ESKA® Cloud Dynamic Setup > Rules Builder

ESKA® Cloud Software COMPANY LOGO

Configure field rules

Configure rules to manipulate fields and components' behaviour based on specified conditions.

Search here

Rule Name:

Basic Editor Advanced Editor

If (conditions to be met)

Questionnaires	Questions	Operator	Value
Select Questionnaires	Select Question	Select	
Questionnaires	Questions	Is less than	
Select Questionnaires	Select Control	Greater than	
Questionnaires	Questions	Is less than or equal to	
Select Questionnaires	Select Control	Greater than or equal to	
Questionnaires	Questions	Equal to	
Select Questionnaires	Select Control	Not equal to	
Questionnaires	Questions	Starts with	
Select Questionnaires	Select Control	Does Not Start With	

Then (actions to be performed)

Action: Select

Apply on: ☐ Field ☐ Component

Questionnaires: Select Questionnaires

Questions: Select Question

Save

Figure 4-4 (Rule Builder)

ESKA® Cloud Dynamic Setup > Rules Builder

ESKA® Cloud Software COMPANY LOGO

Configure field rules

Configure rules to manipulate fields and components' behaviour based on specified conditions.

Search here

Rule Name:

Basic Editor Advanced Editor

If (conditions to be met)

Questionnaires	Questions	Operator	Value
Select Questionnaires	Select Question	Select	
Questionnaires	Questions	Operator	Value
Select		Select	
Show		Operator	Value
Hide		Select	
Change to Required		Operator	Value
Enable		Select	
Disable		Operator	Value
Perform Action		Select	
Perform Calculation		Operator	Value

Then (actions to be performed)

Action: Select

Apply on: ☐ Field ☐ Component

Questionnaires: Select Questionnaires

Questions: Select Control

Save

Figure 4-5 (Rule Builder)

Mohamad A.El-Sayed



ESK/INS-19/0149 Uen

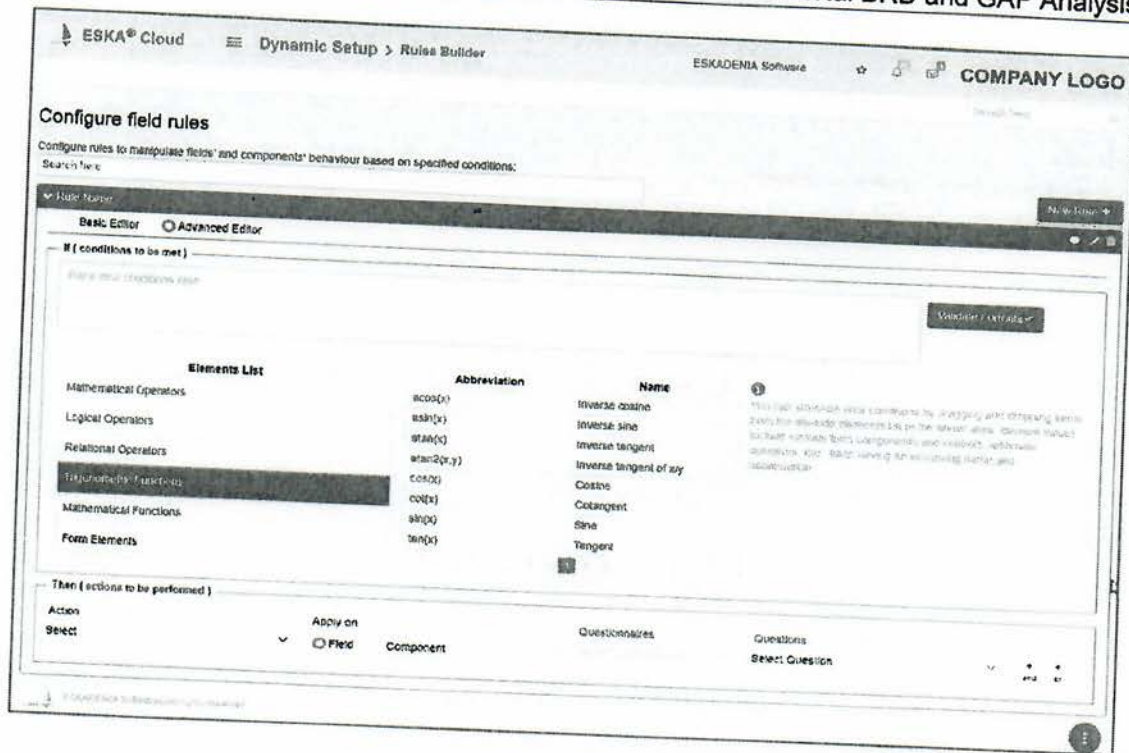


Figure 4-6 (Rule Builder)

4.3. Questionnaires

Dynamic and engaging questionnaires' templates can be structured and defined, serving different purposes to deliver more accurate data per insurance class and policy type. A set of questions, answers and subsequent driven actions can be flexibly defined.

Mohamad A. El-Sayed

Mohamad El-Sayed

The screenshot displays the 'Questionnaire Builder' interface. At the top, there are dropdown menus for 'Questionnaire Name' and 'Insurance System'. Below these is a table with the following columns: 'Name', 'Notes', and 'Action'. The table lists two questionnaires: 'Applicant Experience Questionnaire' and 'Applicant Eligibility Questionnaire'. Below the table, there is a section for 'Personal Questionnaire' with a 'Start building your questionnaire' message. The bottom of the interface features 'Preview' and 'Save' buttons.

Figure 4-6 (Questionnaires)

4.4. Product Builder

Dynamic products' configuration represents a product catalogue with all information relating to insurance products that can be subscribed to by customers through origination along with the ability to hold and manage the manipulation (define, copy, paste, modify and delete) of these products bearing in mind that the products defined at **ESKA® Insures – Customer Portal** is just a reflection and representation of the products defined at **ESKA® Insures – Credit Insurance**.

Last but not least, it facilitates the initiation and modification of associated workflows with the insurance product that drives origination and the various decisions required to enable customer subscription to that product. This includes associating user interface screens with steps and roles involved in the business process.

Examples on such products are:

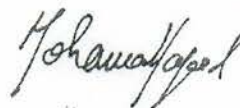
- Trade Credit Insurance (Direct Business) insurance class

Mohamad A.El-Sayed

ESKA® Insures Customer Portal 13-45

- Comprehensive Short-Term Policy (CSTP): covers exporters against the risk of non-payment by their buyers due to commercial or political reasons.
- Specific Transaction Policy (STP): covers single non-recurring transactions, simple export transaction for a single time.
- Specific Transaction Policy Contract Frustration (STP - CF): covers contractors against the risk of non-payment by the project owner due to commercial or political reasons.
- Bank Master Policy (BMP): provide insurance to banks for their export related financings to customers on an Islamic basis against both commercial and political risks.
- Documentary Credit Insurance Policy (DCIP): provides insurance to banks for their confirmation on Letters of Credit for exports from member countries.
- Foreign Investment Insurance (Direct Business)
 - Equity Investment Insurance Policy (FIPE): provides insurance coverage for cross border equity investment by any individual or company against political risks.
 - Financing Facility Insurance Policy (FIPF): provides insurance coverage for cross border financing by banks and financial institutions against political risks.
 - Non-Honouring of Sovereign Obligations (NHSO): provides insurance coverage against the default of governments and government-owned entities in meeting their sovereign obligations.

Mohamad A.El-Sayed



ESK/INS-19:0149 Uen

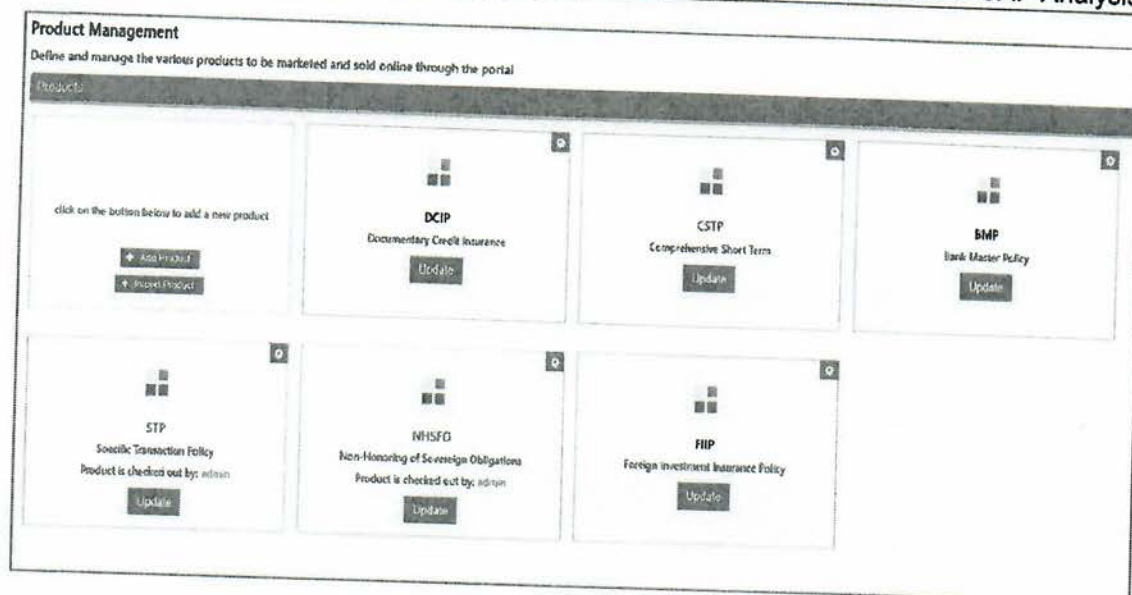


Figure 4-7 (Product Builder)

A range of options and features are available along with the products' configuration as following:

- **Preview Product:** defined products can be previewed prior to activation and launching.
- **Design Product:** configuration of the product's details, fields arrangement and specification
- **Copy Product:** rather than going through the whole process of defining a new product with its relevant details, copy product feature provides the facility to create a new product carrying forward the details and characteristics of an existing one.
- **Delete Product**
- **Check-Out & Check-In Product:** in order to avoid conflict and interference upon amendments on the same product by multiple users, check-out facility is available to apply possible changes exclusively by a single user and upon finalization, check-in can be performed to confirm the changes.
- **Export Product:** export products' details to migrate and transfer products from an environment to another is also available.

Mohamad A.El-Sayed

Mohamad A.El-Sayed

ESKINS-19.0149 Uen

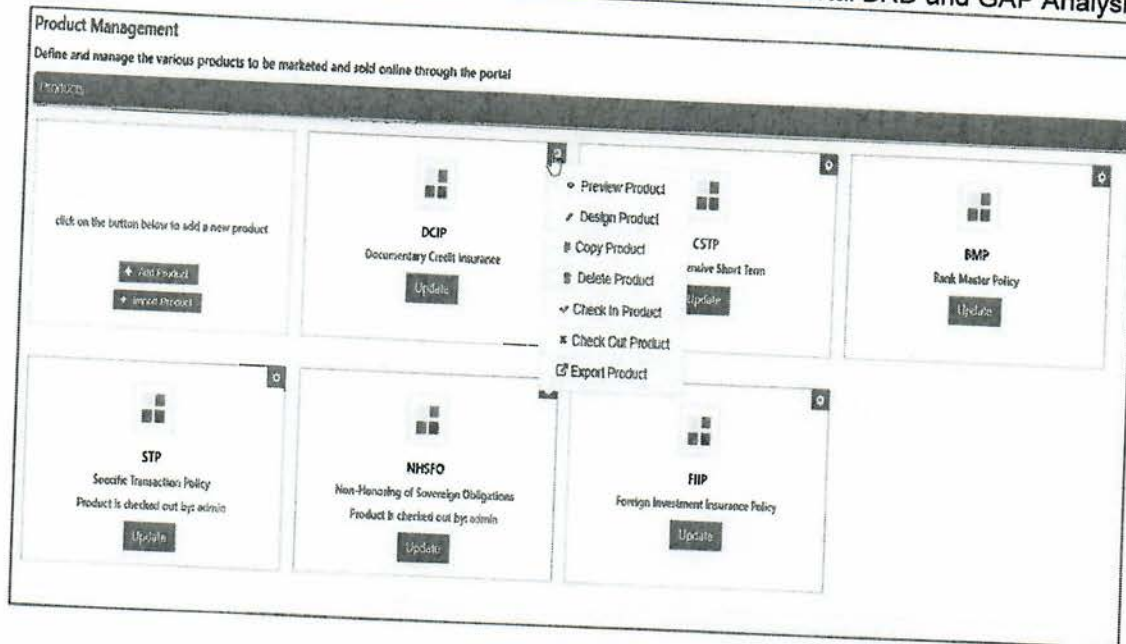


Figure 4-8 (Product Builder)

Upon configuration of product's details, customer's journey can also be specified whereby the various phases and series of steps that will guide the user to successful transaction are identified along with the relevant details.

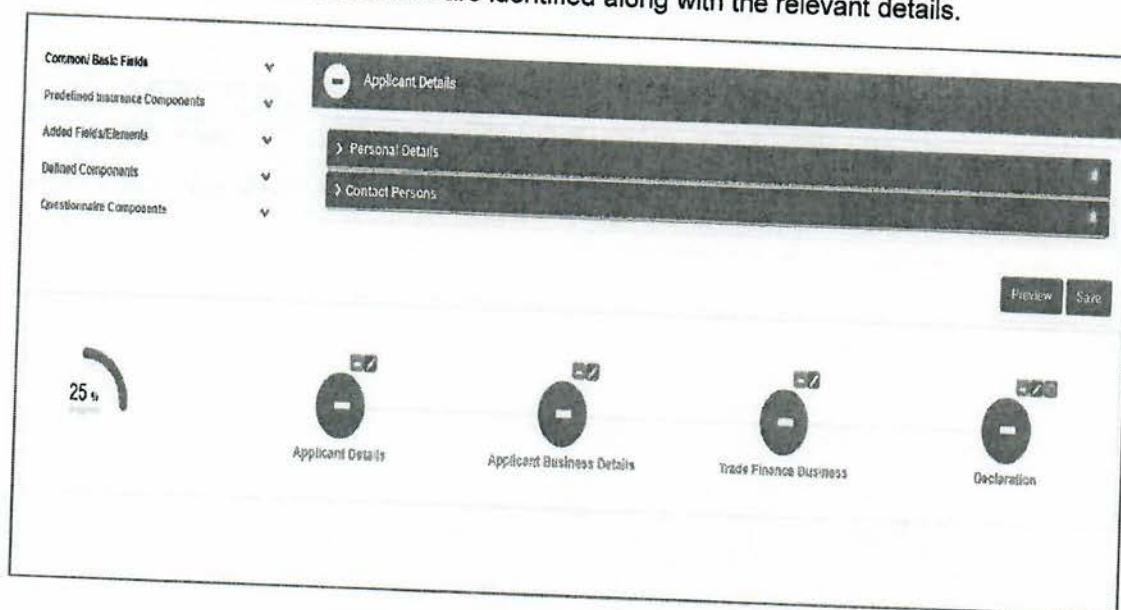


Figure 4-9 (Product Builder)

Mohamad A. El-Sayed

Mohamad A. El-Sayed

4.5. Customer Portal Integrations

As exchange of information from and to the customer portal may take place with several parties (internal and external), integration is facilitated through interfaces (APIs) whereby technical specifics and parameters (request and response) are defined and configured in a dynamic manner.

Customer Portal Integrations

New Configuration Selected List

Connect to a Data Source

Data Source Type Database ☐ API ☐

Data Source Select

Integration Name Integration Name

API Type Select

URL URL

Authentication Select

Product Select

System Select

Module Select

Figure 4-10 (Customer Portal Integrations)

Products Integrations

Get CRM Account

Unimeds Landing - Request

Order* Element Name* Element Modules Element Components Element Controls Element Default

1 Name Select Select Select Select -Default Value-

Unimeds Landing - Response

Order* Element Name* Element Modules Element Components Element Controls Element Default

1 Name Select Select Select Select -Default Value-

Figure 4-11 (Customer Portal Integrations)

Activity logs for all of the integrations and transactions that take place are registered and maintained for auditing and statistical purposes with full details of the transaction date, status (Failed/Successful), request and response times etc.

Mohamad A.El-Sayed

Mohamad A.El-Sayed

Customer Portal Integrations

From Date: To Date: Transaction Type: Status:

Select Transaction Type Select Status

ID	Date	Status	Request Time	Response Time	Uri
115700	Sep 25, 2019	✓			
115701	Sep 26, 2019	✓			
115702	Sep 25, 2019	✓			
115703	Sep 26, 2019	✓			
115704	Sep 25, 2019	✓			
115705	Sep 26, 2019	✓			
115706	Sep 25, 2019	✓			
115707	Sep 26, 2019	✓			
115708	Sep 25, 2019	✓			

1 2 3 4 5 6 7 8 9 10

Figure 4-12 (Customer Portal Integrations Log)

Mohamad A.El-Sayed



5 ONLINE CUSTOMER PORTAL

These days, many people prefer self-service support options over contacting customer support through phone or email therefore the best way to help customers find these self-service support options is through an online customer portal - a one-stop shop for online support which increases employee efficiency while maximizing customer satisfaction. Online customer portal provides a space for customers to create and manage their portfolio, review documents and policies, download statements of account, offer letters, view and update contact details online, view and download scanned documents etc.

Please bear in mind that all of the below functionalities and enclosed details (steps/phases, fields, questions, tables, documents' upload etc.) are just proposed samples for the sake of clarification which can be dynamically configured and easily updated according to business needs.

5.1. Online Portal

Offer your clients the convenience of accessing their estimates, invoices, and timesheets in a single place bearing in mind that branding, theme and images are customized to fit the insurance company's. Below is just a sample bearing in mind that content, images and layout can all be adjusted according to ICIEC preference.

Mohamad A.El-Sayed



ESK/INS-19-0149 Uen

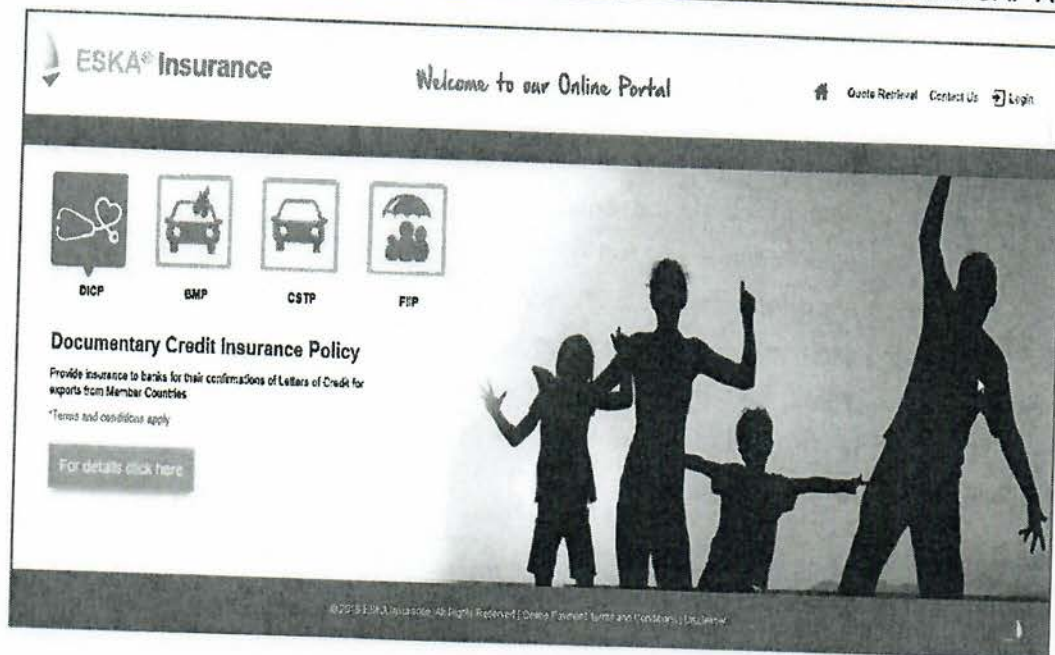


Figure 5-1 (Online Portal)

5.2. Online Login

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

Mohamad A.El-Sayed

Mohamad A.El-Sayed

ESK/INS-19:0149 Uen

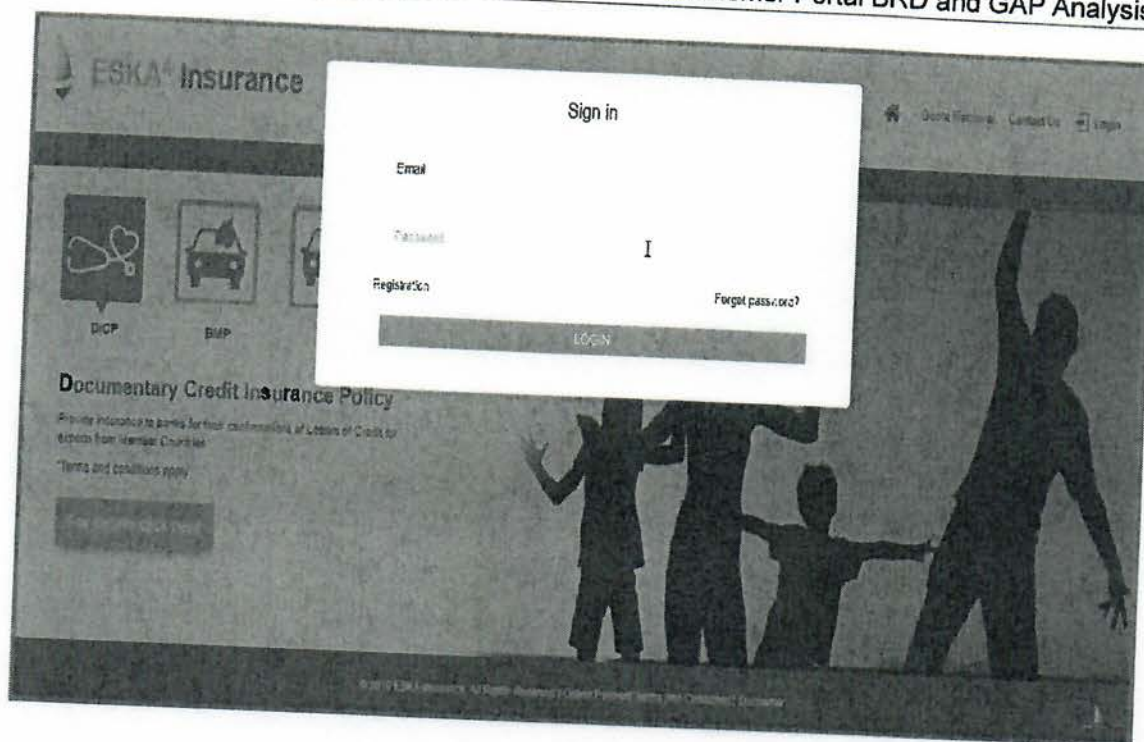


Figure 5-2 (Online Login)

5.3. Online Registration

Registration is the process by which a prospect client, lead or an opportunity details the particulars of their corporation including a description of its business and services, to gain access to a range of online services and transactions offered by ICIEC. Upon successful registration, clients' details are automatically captured, recorded in ICIEC records and registered in **ESKA® CRM**.

Mohamad A.El-Sayed

Mohamad A.El-Sayed

ESK/INS-19:0149 Uen

ESKA® Insurance

Welcome to our Online Portal

Guest Registration | Contact Us | Login

Registration

Individual Corporate

National ID

Email

Date Of Birth

Save

© 2019 ESKA Insurance All Rights Reserved | Online Privacy Policy and Conditions | Disclaimer

Figure 5-3 (Online Registration)

ESKA® Insurance

Welcome to our Online Portal

Guest Registration | Contact Us | Login

Registration

Individual Corporate

Commercial No

Email

Save

© 2019 ESKA Insurance All Rights Reserved | Online Privacy Policy and Conditions | Disclaimer

Figure 55-4 (Online Registration)

5.4. Online Enquiry

Existing clients, prospects and leads can review the products and services offered by ICIEC in order to identify what better matches and fulfils their needs through enquiry-based activities that take place online and direct communication with ICIEC professionals.

Mohamad A.El-Sayed

Mohamad A.El-Sayed

The screenshot displays the ESKA Insurance Online Portal. At the top, the ESKA Insurance logo is on the left, and the text "Welcome to our Online Portal" is in the center. On the right, there are links for "Home", "About Us", "Contact Us", and "Login". Below the header, there are links for "My Profile" and "Change Password". The main section is titled "Contact Us" and contains a form with fields for "Name", "Email", and "Phone Number". There is also a "Message" field. A "Call: (06) 551 0717" button is visible on the right side of the form. A CAPTCHA image with the text "37KCHX" is shown on the left. At the bottom, there is a small copyright notice: "© 2012 ESKA Insurance. All Rights Reserved. Online Form and User Interface." and a small mouse cursor icon.

Figure 5-5 (Online Enquiry)

5.5. Online Application

To keep things simple, clients 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. 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.

Mohamad A.El-Sayed

ESK/INS-19-0149 Uen

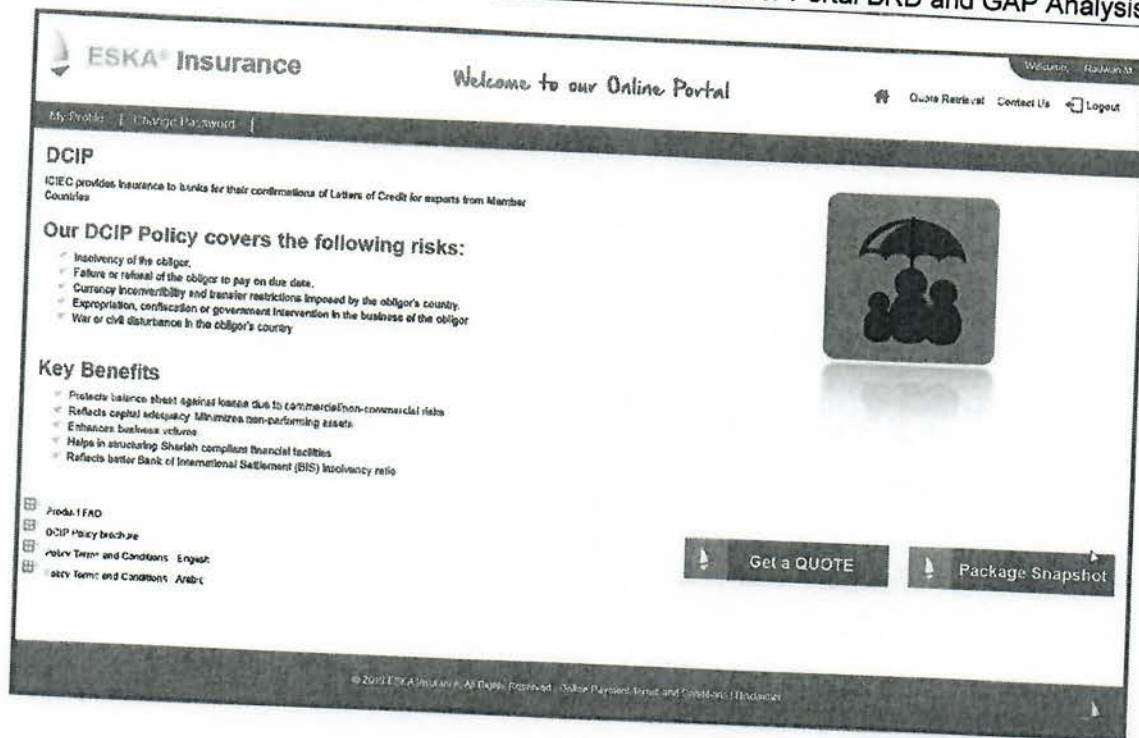


Figure 5-6 (Online Application)

Below screenshots are just a sample of the products and respective policy application details that can be dynamically configured and made available at online portal for customers to access and follow through a series of steps and guided wizard in order to fill an online application form.

Applicant details will be automatically retrieved for logged-in users from ICIEC records and displayed directly at the screen. Registered users do not have to fill them every time they apply for an online application yet can review and amend the details, if any variation.

Mohamad A.El-Sayed

ESK/INS-19:0149 Uen

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | Quote Retrieval | Contact Us | Logout

Documentary Credit Insurance Policy

Applicant Details | Business Turnover | Declaration

Online Application

Your Information

Country Select Option	Name*	Address*
City*	Tel 1*	Tel 2
Fax	Email*	Website
Registration Type Select	Fiscal Code/VAT/Reg No.	P.O. Box
Postal Code		

Business Turnover

Declaration

© 2015 ESKA Insurance. All rights reserved. | Online Payment Terms and Conditions | Disclaimer

Figure 55-7 (DCIP Online Application – Applicant Details)

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | Quote Retrieval | Contact Us | Logout

Documentary Credit Insurance Policy

Applicant Details | Business Turnover | Declaration

Online Application

Your Information

Applicant Business Details

Insurance Terms Requested	Preferred Policy Language	Maximum Credit Period (Days)*
Preferred Policy Currency US Dollar Euro	Select	
Business Details	Legal Status of the Company	Paid up Capital (USD)*
Date of Incorporation *	Select Option	
Date of Commencing Business	Is the Applicant located in Free Zone?	Is the Applicant part of a group. Please state
Sector Select Option	☐ No ☒ Yes	☐ No ☐ Yes
Brief On the Business Activities	Sub Sector Select: Option	

Declaration

© 2015 ESKA Insurance. All rights reserved. | Online Payment Terms and Conditions | Disclaimer

Figure 55-8 (DCIP Online Application – Applicant Business Details)

Mohamad A.El-Sayed

Mohamad A.El-Sayed

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | Quote Request | Contact Us | Logout

Documentary Credit Insurance Policy

Application | Business Turnover | Declaration

Online Application

Business Information

Business Turnover

Experience of the Bank in LC confirmation business (in Years):

Average annual sales for LC confirmation business (USD):

Expected business turnover for the coming 12 months for LC Confirmation Business (intended to be covered):

Action	Add	Country	Expected LC Confirmation Business Turnover for coming 12 months (USD)

The Major LC Issuing Banks: (The banks on which you want to receive an indicative limit, along with the Policy Offer):

Action	Add	Bank Name	Country	B.C Business Turnover for next 12 months (USD)	Credit Limit Requested (USD)

Losses Incurred

Action	Add	Bank Name	Turnover returned during last 3 years	Country	Amount of Loss	Date of Loss	Reason of Loss (Optional)

Applicant Experience with Credit Insurance

Are you currently insuring your LCs confirmation business with any credit insurance provider?

☐ Yes ☐ No

Declaration

© 2014 ESKA Insurance. All Rights Reserved. (Under no circumstances should this information be reproduced or transmitted in any form or by any means electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system.)

Figure 55-9 (DCIP Online Application – Business Turnover)

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | Quote Request | Contact Us | Logout

Documentary Credit Insurance Policy

Application | Business Turnover | Declaration

Online Application

Business Information

Business Turnover

Declaration

File Attachment

Please attach the following documents along with the application:

- Copy of the applicant Commercial Registration Certificate
- Three latest Annual Reports (or Audited Financial Statements)
- Copy of membership of the Chamber of Commerce
- Brochure on the Applicant and its activities (Bank Profile)

Declaration of the Applicant

I, the applicant above, certify that the statement made and the information provided by us are true and we have not misrepresented or omitted any material information relevant to the policy or to the risk to be insured hereunder. We agree that such statements and information will form the basis of and will be incorporated in the policy.

We will not enter into any other documentary credit insurance contract or indemnity without your written consent.

We agree that the truth of such statements and information and due performance of each liability on your part under the policy.

We are not aware of any circumstances relating to any particular bank or contract which might adversely affect your decision to insure them. If such circumstances arise at any time, we will notify you immediately.

Agree

© 2014 ESKA Insurance. All Rights Reserved. (Under no circumstances should this information be reproduced or transmitted in any form or by any means electronic or mechanical, including photocopying, recording, or by any information storage and retrieval system.)

Mohamad A. El-Sayed Figure 5-10 (DCIP Online Application - Declaration)

Mohamad A. El-Sayed

ESKA® Insurance Welcome to our Online Portal

My Profile | Change Password | Guide Renewal | Contact Us | Logout

Bank Master Policy

Applicant Details | Business Turnover | Declaration

Online Application

Your Information

Country Select Option
City*
Name*
Address*
Tel 1*
Tel 2
Fax
Email*
Website
Registration Type Select
Fiscal Code/VAT/Reg No
Postal Code
PO Box

Month	Amount	% of subscription
Jan		
Feb		
Mar		
Apr		
May		
Jun		
Jul		
Aug		
Sep		
Oct		
Nov		
Dec		

Business Turnover

Declaration

© 2019 ESKA Insurance. All Rights Reserved | Online Portal - Terms and Conditions | Disclaimer

Figure 55-11 (BMP Online Application – Applicant Details)

ESKA® Insurance Welcome to our Online Portal

My Profile | Change Password | Guide Renewal | Contact Us | Logout

Bank Master Policy

Applicant Details | Business Turnover | Declaration

Online Application

Your Information

Business Details

Insurance Terms Requested
Preferred Policy Currency
Preferred Policy Language
Maximum Credit Period (Days)
Date of Incorporation
Legal Status of the Company
Paid up Capital (USD)
Date of Commencing Business
Is the Applicant located in Free Zone?
Is the Applicant part of a group, Please state
Sector
Sub Sector
Brief On the Business Activities

Next

© 2019 ESKA Insurance. All Rights Reserved | Online Portal - Terms and Conditions | Disclaimer

Figure 55-12 (BMP Online Application – Applicant Business Details)

Mohamad A.El-Sayed

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | Logout | Contact Us | Login

Bank Master Policy

Application Process: Application Details > Business Information > Declaration

Online Application

Your Information

Trade Finance Business

Experience of the Applicant in export finance business (in years):

Average annual sales for export finance business (USD):

Expected business turnover for the coming 12 months for export/import finance Business (intended to be covered):

Action	Add	Country	Expected export/import finance Business Turnover for coming 12 months (USD)

The Major Clients : (The clients on which you want to receive an indicative Limits, along with the Policy Offer)

Action	Add	Client Name	Country	Address	Fiscal Code/VAT/Regn No.	Bank Turnover for last 12 months (USD)	Credit Limit Requested (USD)

Losses Incurred

Action	Add	Client Name	Country	Amount of Loss	Date of Loss	Reason of Non Payment

Applicant Experience with Credit Insurance

Are you currently insuring your credit business with any credit insurance provider?

Did you obtain credit insurance in the past?

☐ Yes ☐ No

☐ Yes ☐ No

Declaration

1/4/14

Figure 55-13 (BMP Online Application – Trade Finance Business)

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | Logout | Contact Us | Login

Bank Master Policy

Application Process: Application Details > Business Information > Declaration

Online Application

Your Information

Business Information

Declaration

File Attachment

Please attach the following documents along with the application:

- Copy of the Applicant Commercial Registration Certificate
- Copy of membership of the Chamber of Commerce
- Three latest Annual Reports (or Audited Financial Statements)
- Brochures on the Applicant and its activities (Bank Profile)

Declaration of the Applicant

- We the applicant hereby certify that the statement made and the information provided by us are true and we have not misrepresented or omitted any material information relevant to the policy or to the risk to be insured hereunder.
- We agree that such statements and information will form the basis of and will be incorporated in the policy.
- We will not enter into any other additional credit insurance contracts or indemnity without your written consent.
- We agree that the truth of such statements and information and due performance of each liability on your part under the policy.
- We are not aware of any circumstances relating to any particular bank or contract which might adversely affect your decision to insure them.
- If such circumstances arise at any time, we will notify you immediately.

1/4/14

Mohamad A.El-Sayec Figure 5-14 (BMP Online Application - Declaration)

Mohamad A.El-Sayec

ESKA® Insurance Welcome to our Online Portal

My Profile | Change Password | [Quick Reference](#) | [Contact Us](#) | [Logout](#)

Comprehensive Short-Term Policy

[Policy and Terms](#) > [Business Turnover](#) > [Declaration](#)

Online Application

Your Information

Country Select Option	Name*	Address*
City*	Tel 1*	Tel 2
Fax	Email*	Website
Registration Type Select	Fiscal Code/VAT/Reg.No	P.O. Box
Postal Code		

Business Turnover

Declaration

© 2015 ESKA Insurance. All Rights Reserved. (Online Payment Policy and Conditions) | ESKA Insurance

Figure 55-15 (CSTP Online Application – Applicant Details)

ESKA® Insurance Welcome to our Online Portal

My Profile | Change Password | [Quick Reference](#) | [Contact Us](#) | [Logout](#)

Comprehensive Short-Term Policy

[Policy and Terms](#) > [Business Turnover](#) > [Declaration](#)

Online Application

Your Information

Applicant Business Details

Insurance Terms Requested		
Preferred Policy Currency US Dollar Euro	Preferred Policy Language Select	Maximum Credit Period (Days)* Select
Business Details		
Date of Incorporation *	Legal Status of the Company Select Option	Paid up Capital (USD)* Select
Date of Commencing Business	Is the Applicant located in Free Zone? ☐ No ☐ Yes	Is the Applicant part of a group. Please state ☐ No ☐ Yes
Sector Select Option	Sub Sector Select Option	
Brief On the Business Activities		

Declaration

© 2015 ESKA Insurance. All Rights Reserved. (Online Payment Policy and Conditions) | ESKA Insurance

Figure 55-16 (CSTP Online Application – Applicant Business Details)

Mohamad A. El-Sayed

Mohamad El-Sayed

ESKA® Insurance Welcome to our Online Portal Home Logout

[My Profile](#) | [Change Password](#)

Documentary Credit Insurance Policy

[Introduction](#) | [Business Turnover](#) | [Declaration](#)

Online Application

Your Information

Business Turnover

I. Type of Business Activity Intended to be Insured

II. Percentage(%) of the local content/value added (from ICIEC's Member Country(s)) in the Goods

Action	Add	Product Name	Percentage(%) of Local Content/Value added

Business Turnover

Exporting Experience (in Years)

Average annual sales (last 3 years) - Exports (USD)

Average annual sales (last 3 years) - Domestic (USD)

Expected business turnover for the coming 12 months for credit based business (intended to be covered)

Action	Add	Country	Business Turnover for coming 12 months (USD Millions) - Unsecured Business	Business Turnover for coming 12 months (USD Millions) - Secured Business

The Major Buyers (The buyers on which you request indicate benefits from ICIEC) at least Buyer should have 60% of share in your business portfolio

Action	Add	Buyer Name	Country	Address	Fiscal Code/VAT/Trade No.	Share Turnover for last 12 months (USD)	Credit Limit Requested (USD)

Losses Incurred

Action	Add	Buyer	Country	Losses incurred during last 3 years	Amount of Loss	Date of Loss	Reason of Non Payment

Applicant Experience with Credit Insurance

Are you currently insuring your credit business with any credit insurance provider?

☐ Yes ☐ No

Have you ever used credit insurance services to cover your sales?

☐ Yes ☐ No

[Declaration](#) [Next](#)

© 2018 ESKA Insurance. All Rights Reserved. Online Privacy Policy and Conditions | Disclaimer

Figure 55-17 (CSTP Online Application – Business Turnover)

Mohamad A.El-Sayed



ESK/INS-19/0149 User

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | [Home](#) [About Us](#) [Contact Us](#) [Logout](#)

Documentary Credit Insurance Policy

[Application Form](#) [Business Turnover](#) [Declaration](#)

Online Application

Your Information

Applicant Credit Procedures

-Applicant Credit Procedures

- Do you have formal written credit Procedure/policy?
☐ No ☐ Yes

- Are you the main supply for your buyers?
☐ No ☐ Yes

- How do you normally initiate new business?
 Through Agents ☐ Through Brokers ☒ Through Direct Sales

- Do you obtain the following when establishing a credit account?
 Credit Application Form ☐ No ☐ Yes
 Credit Report ☐ No ☐ Yes

- Do you apply the following measures to provide credit facility to buyers?

Years of experience ☐ No ☐ Yes

- Who is responsible for collection of credit sales receivables?

☐ Sales Staff ☐ Finance Dept ☐ Others (Please specify)

- What is the limit of delay in payment you consider it as normal delay?

☐ 15 Days ☐ 30 Days ☐ 45 Days ☐ 60 Days

Declaration

[File Attachment](#)

Please attach the following documents along with the application:
 Copy of the applicant Commercial Registration Certificate
 Three latest Annual Reports for Audited Financial Statements
 Copy of membership of the Chamber of Commerce
 Brochure on the Applicant and its activities (Bank Product)

Declaration of the Applicant

- We the applicant above, certify that the statement made and the information provided by us are true and we have not misstated or omitted any material information relevant to the policy on to the risk to be insured hereunder. We agree that such statements and information will form the basis of the policy.

- We will not enter into any other additional credit insurance contract or indemnity without your written consent.

- We agree that the truth of such statements and information and due performance of each liability on your part under the policy.

- We are well aware of any circumstances relating to any particular bank or contract, which might adversely affect your decision to insure, and if such circumstances arise at any time, we will notify you immediately.

I Agree

© 2013 ESKA Insurance. All Rights Reserved. Credit Insurance Terms and Conditions | Disclaimer

Figure 5-18 (CSTP Online Application – Applicant Credit Procedures)

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | [Home](#) [About Us](#) [Contact Us](#) [Logout](#)

Comprehensive Short-Term Policy

[Application Form](#) [Business Turnover](#) [Declaration](#)

Online Application

Your Information

Business Turnover

Declaration

File Attachment

Please attach the following documents along with the application:
 Copy of the applicant Commercial Registration Certificate
 Three latest Annual Reports for Audited Financial Statements
 Copy of membership of the Chamber of Commerce
 Brochure on the Applicant and its activities (Bank Product)

Declaration of the Applicant

- We the applicant above, certify that the statement made and the information provided by us are true and we have not misstated or omitted any material information relevant to the policy on to the risk to be insured hereunder. We agree that such statements and information will form the basis of the policy.

- We will not enter into any other additional credit insurance contract or indemnity without your written consent.

- We agree that the truth of such statements and information and due performance of each liability on your part under the policy.

- We are well aware of any circumstances relating to any particular bank or contract, which might adversely affect your decision to insure, and if such circumstances arise at any time, we will notify you immediately.

I Agree

© 2013 ESKA Insurance. All Rights Reserved. Credit Insurance Terms and Conditions | Disclaimer

Figure 5-19 (CSTP Online Application - Declaration)

Mohamad A. El-Saied

Mohamad A. El-Saied

ESKA Insurance Welcome to our Online Portal [Quote Renewal](#) [Contact Us](#) [Login](#)

Enquiry for Foreign Investment Insurance

[Register](#)

Quick Quote

Enquiry Details

Country Select Option	Registration Type Select Option	Name Name
Fiscal Code/VAT/Reg No	Address	
P.O. Box	City	Postal Code
Tel 1	Tel 2	Fax
Website	Email	

Enquiry Details

Currency Select Option	Amount of Investment Amount of Investment	Amount of Cover Required Amount of Cover Required
Investor Country Select Option	Host Country Select Option	
Project Details		

Risks to be Covered

Transfer Risk Currency Fluctuation War and Civil Disturbance Breach of Contract Non-Compliance of Sovereign Payment Obligation

Period of Coverage Required (in Years):

ESKA Insurance, a company licensed under the Insurance Act of 2002, is a member of the ESKA Group of Companies.

Figure 5-20 (Enquiry for Foreign Investment Insurance)

5.6. Profile

Upon successful login to ICIEC insurance customer portal, users will have the ability to review their profile information and update respective details whenever necessary.

Mohamad A.El-Sayed

Mohamad A.El-Sayed

ESK/INS-19-0149 Uen

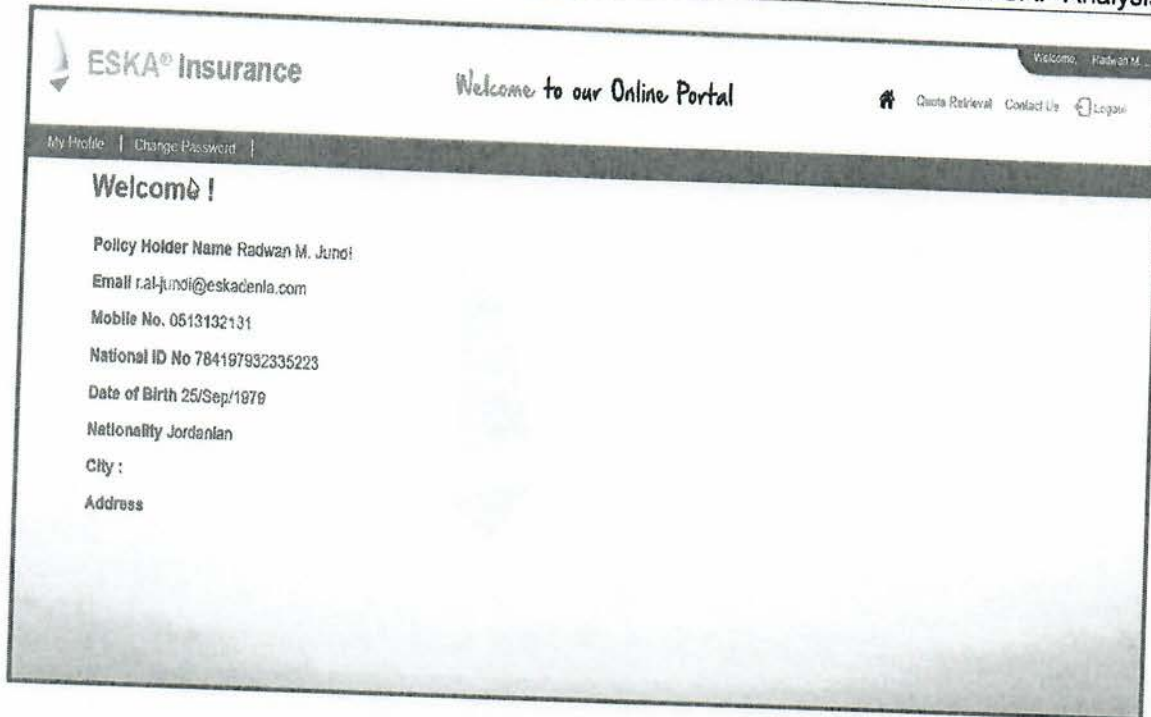


Figure 55-21 (Profile)

5.7. Policies List

Upon successful login to ICIEC insurance customer portal, users will have the ability to review their associated policies and respective details in terms of status (e.g. red triangle indicates the policy is cancelled), effective and expiry dates, buyers/banks, active limits etc. along with the possibility to perform a variety of transactions.

ESKA® Insurance Welcome to our Online Portal

Welcome, Radwan M. Jundi

My Profile | Change Password

Insurance type

Status	Product Name	Policy No	Plate No	Effective Date	Expiry Date	Renewal	Certificate	Coverage Summary	Submit Claim	Print
▲	DCP	POLDCIP/MAE/2019/01226	-	07/02/2019	06/03/2020		Print Certificate		Submit Claim	Print
	CSTF	POLCSTF/OTPL/2018/57067	-	02/07/2018	01/08/2019		Print Certificate	Print Coverage Summary	Submit Claim	Print

© 2019 ESKA Insurance. All Rights Reserved. Online Payment Terms and Conditions. Disclaimers

Mohamad A. El-Sayed

Mohamad A. El-Sayed

Figure 5-22 (Policies List)

5.8. Online Renewal

Upon successful login to ICIEC insurance customer portal, users will have the ability to review their associated 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.

The screenshot displays the ESKA Insurance Online Portal. At the top, there is a header with the ESKA Insurance logo, a welcome message "Welcome to our Online Portal", and navigation links for "Home", "Quote Retrieval", "Contact Us", and "Logout". Below the header, there is a section for "My Profile" and "Change Password". The main content area is titled "Insurance type:" and contains a table listing policies.

Status	Product Name	Policy No	Plate No	Effective Date	Expiry Date	Renewal	Certificate	Coverage Summary	Submit Claim	Print
DCIP	P/04/DCIP/MA/2018/01228	-	07/02/2019	08/03/2020	-	Print Certificate	Submit Claim			
CSTP	CSTP	-	02/07/2018	01/08/2019	-	Print Certificate	Print Coverage Summary			
SNP	04/SNP/2018/26401	-	02/07/2018	01/07/2019	Renewal					

At the bottom of the page, there is a footer with the text: "© 2019 ESKA Insurance. All Rights Reserved | Online Payment Terms and Conditions | Disclaimer".

Figure 5-23 (Online Renewal)

5.9. Online Credit Limit Application

Submission of application approvals can be created online manually upon user request. If limit on buyer or UR is increased or reduced on customer portal then a re-submission is created for CLA. Some of the mandatory details that have to be provided with consideration to the various characteristics of policy types (products) bearing in mind that these particulars can be dynamically configured and sample details are as following:

Mohamad A. El-Sayed Application Date

Mohamad A. El-Sayed

- Amount Applied
- Exchange Rate
- Ultimate Risk
- Scope of Cover
- Supplier Reference
- Goods/Sector description
- Terms of Payment

The screenshot displays the ESKA Insurance Customer Portal interface. At the top, the header includes the ESKA Insurance logo, a welcome message "Welcome to our Online Portal", and user navigation links like "My Profile", "Change Password", "Quote History", "Contact Us", and "Logout". The main section is titled "Credit Limit Application" and contains two tabs: "Application Entry" (active) and "Application Details". Below the tabs, there is a form titled "Credit Limit Application" with several input fields: "Policy No." (with a "Select Option" dropdown), "Buyer" (with a "Select Option" dropdown), "Notes" (a text area), "Subsidiary" (with a "Select Option" dropdown), and "Ultimate Risk" (with a "Select Option" dropdown). A "Final" button is located at the bottom right of the form area. The footer contains a small copyright notice: "© 2012 ESKA Insurance, All Rights Reserved | Update Customer Terms and Conditions | Privacy Policy".

Figure 5-24 (Online Credit Limit Application Entry)

Mohamad A.El-Sayed

Mohamad El-Sayed

ESK/INS-19:0149 Uen

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | [Home](#) [Quote Retrieval](#) [Contact Us](#) [Logout](#)

Credit Limit Application

[Application Entry](#) [Application Details](#)

Application Entry

Application Details

Amount	Currency	Exchange Rate
1000000	Select Option	1.00
Terms of Payment	Select Option	No. of Installments
Select Option	Select Option	12
Interval (Days)	Credit Period	Total Credit Period
12 Months	12 Months	12 Months

[Submit](#)

© 2017 ESKA Insurance. All Rights Reserved. Online Portal Terms and Conditions | Privacy Policy

Figure 5-25 (Online Credit Limit Application Details – Payment Terms)

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | [Home](#) [Quote Retrieval](#) [Contact Us](#) [Logout](#)

Credit Limit Application

[Application Entry](#) [Application Details](#)

Application Entry

Application Details

Amount	Currency	Exchange Rate
1000000	Select Option	1.00
Terms of Payment	Select Option	No. of Installments
Select Option	Select Option	12
Interval (Days)	Credit Period	Total Credit Period
12 Months	12 Months	12 Months

[Submit](#)

© 2017 ESKA Insurance. All Rights Reserved. Online Portal Terms and Conditions | Privacy Policy

Figure 5-26 (Online Credit Limit Application Details – Payment Terms)

Mohamad A. El-Sayed

ESK/INS-19-0149 Uen

ESKA® Insurance

Welcome to our Online Portal

My Profile | Change Password | [Home](#) [Contact Us](#) [Logout](#)

Credit Limit Application

[Application Entry](#) [Application Details](#)

Application Entry

Application Details

Amount

Currency

Exchange Rate

Terms of Payment

No. of Installments

Select Option

Select Option

Select Option

Select Option

Submit

© 2015 ESKA Insurance. All Rights Reserved. Online Payment Terms and Conditions | Disclaimer

Figure 5-27 (Online Credit Limit Application Details – Payment Terms)

ESKA® Insurance

Welcome to our Online Portal

My Profile | Change Password | [Home](#) [Contact Us](#) [Logout](#)

Credit Limit Application

[Application Entry](#) [Application Details](#)

Application Entry

Application Details

Amount

Currency

Exchange Rate

Terms of Payment

No. of Installments

Select Option

Select Option

Select Option

Select Option

Submit

© 2015 ESKA Insurance. All Rights Reserved. Online Payment Terms and Conditions | Disclaimer

Figure 5-28 (Online Credit Limit Application Details – Payment Terms)

Mohamad A. El-Sayed

ESK/INS-19-0149 User

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | [Quote Retrieval](#) | [Contact Us](#) | [Logout](#)

Credit Limit Application

[Application Entry](#) > [Application Details](#)

Application Entry

Application Details

Amount	Currency	Exchange Rate
Max Credit Period (Days)	Select Option	
	Internal Limit on the Bank	

© 2019 ESKA Insurance. All Rights Reserved. (Using Payment Terms and Conditions) | Disclaimer

Figure 5-29 (Online Credit Limit Application Details – Bank Payment Terms)

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | [Quote Retrieval](#) | [Contact Us](#) | [Logout](#)

Credit Limit Application

[Application Entry](#) > [Application Details](#)

Application Entry

Application Details

Goods / Contract	Sector 1	Percent
	Select Option	
Sector 2	Percent	
Select Option		
Percent		
Risk Type		
Select Option		
Policyholder & Buyer located in same country?		
Select Option		
Buyer located in Free Zone within Policyholder's Country?		
Select Option		

© 2019 ESKA Insurance. All Rights Reserved. (Using Payment Terms and Conditions) | Disclaimer

Figure 5-30 (Online Credit Limit Application Details - Goods)

Mohamad A. El-Sayed

Mohamad A. El-Sayed

ESK/INS-19.0149 Uen

ESKA Insurance

Welcome to our Online Portal

My Profile | Change Password

Home | Quota Renewal | Contact Us | Logout

Credit Limit Application

Application Entry > Application Details

Application Entry

Application Details

Scope of Cover
Select Option

Stock Location
Select Option

Other Conditions

Effective Date
mm/yyyy

Political Risk %

Commercial Risk %

© 2018 ESKA Insurance. All Rights Reserved. Terms and Conditions | Disclaimer

Figure 5-31 (Online Credit Limit Application Details – Scope of Cover)

ESKA Insurance

Welcome to our Online Portal

My Profile | Change Password

Home | Quota Renewal | Contact Us | Logout

Credit Limit Application

Application Entry > Application Details

Application Entry

Application Details

Guarantor 1
Select Option

Guarantor 2
Select Option

Ultimate Risk
Select Option

Country
Select Option

Country
Select Option

Country
Select Option

Country
Select Option

© 2018 ESKA Insurance. All Rights Reserved. Terms and Conditions | Disclaimer

Figure 5-31 (Online Credit Limit Application Details – Security)

5.10. Online Declarations

During the policy lifetime, the policyholder should declare to the insurance company on a monthly or frequent basis the exports' turnover and invoices' details

Mohamad A. El-Sayed

Mohamad A. El-Sayed

delivered to buyers. This can be performed online and will be considered in the policy premium calculation at the end of policy period. Declarations submission may contain yet not limited to the following details as below:

- Policy No.
- Expiry Date
- Declaration Month
- Currency
- Approval Ref.
- Buyer Name
- Country
- Invoice Currency
- Shipment Amount
- Exchange Rate
- Shipment Date
- Credit Period
- Approved Amount

ESKA Insurance

Welcome to our Online Portal

My Profile | Change Password

Declarations

Online Declarations

Policy No. Select Option

Expiry Date Select Option

Currency Select Option

Month Feb-2015

Shipment Details

Add Shipment	App Ref.	Buyer Name	Country	Currency	Shipment Amount	Exchange Rate	Shipment Date	Credit Period	Approved Amount
Add Shipment									

© 2015 ESKA Insurance. All Rights Reserved. Online Payment Terms and Conditions | Disclaimer

Figure 5-24 (Online Declarations)

5.11. Online NPL

Claims notification is the process of informing the insurance company that a loss is highly probable to occur and that the client intends to ask for money as a result. In

Mohamad A.El-Sayed

Mohamad A.El-Sayed

that case, the client will fill up an online NPL Form which will be delivered to the insurance company to further process and assess it 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.

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | Quick Reference | Contact Us | Logout

Online NPL

NPL Details

Do you have any objection that ICIEC contacts the buyer?
Please Provide Reason: ☐ Yes ☐ No

Please provide below: reasons of delay in payment of your buyer or any actions taken by you to minimize probable loss.

Reason for Non-Payment (Tick the appropriate box and answer the supplementary questions)

☐ Insolvency

Has the debt been registered with the liquidator? ☐ Yes ☐ No

☐ Default in Payments

The Reasons given by the Buyer are

The real reasons in your opinion are

☐ Default with Buyer

Please provide details

☐ Non-Commercial

Cause of Loss

☐ Details of actions taken so far to enforce payment or any guarantee or payment and to prevent or minimize loss.

© 2019 ESKA Insurance, All Rights Reserved | Online Payment Terms and Conditions | Disclaimer

Figure 5-25 (Online NPL)

5.12. Online Claim

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

Mohamad A.El-Sayed

Mohamad A.El-Sayed

were applied. Through the portal, client will be asked to fill information (e.g. buyer, approval/s numbers, relevant invoices detail etc.) and answer questions relevant to the claim circumstances and eventually upload of supporting documents, which limits follow-up requests from the insurance company.

ESKA Insurance Welcome to our Online Portal

My Profile | Change Password | Home | Quote Retrieval | Contact Us | Logout

Claim Details

Policy No. Loss Date Buyer

Approval No. Risk Type Non-payment Reason

Select Option Select Option

Notes

Gross Invoice Amount	Shipment Date	Invoice Details	Shipment Date	Extended Shipment Date
100,000.00	01/05/2018	Payment Terms	01/05/2018	01/06/2018

© 2018 ESKA Insurance. All Rights Reserved | Online Payment Terms and Conditions | Disclaimers

Figure 5-26 (Online Claim)

5.13. Track Claim

Clients may quickly and easily check the status of their submitted claims and get step-by-step help with the track claims process where they can know if certain information are missing, additional documents etc.

Mohamad A.El-Sayed

Mohamad A.El-Sayed

ESK/INS-19:0149 Uen

ESKA® Insurance

Welcome to our Online Portal

My Profile | Change Password

Track Claim

Claim Number	Risk Type	Approval No.	Claim Status	Loss Date	Value
Policy: DCIP-102-2019					
No Claims					
Policy: BMP-102-2019					
CLM-2015-24311	Export	APP-01-208	Pending	01/06/2015	100,000.00

© 2018 ESKA Insurance. All Rights Reserved | Online 7x24 hours. Terms and Conditions | Documents

Figure 5-27 (Track Claim)

5.14. Statement of Account

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

Mohamad A.El-Sayed

Mohamad A.El-Sayed

ESK/INS-19:0149 Uen

ESKA® Insurance Welcome to our Online Portal

Welcome | Register | Login

My Profile | Change Password |

Statement of Account

Statement Date

Date From: 15/10/2019 Date To: 31/10/2019

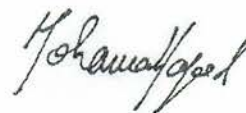
Search

Transaction Date	Transaction No.	Debit	Credit	Balance
31/10/2019	CN-10-19-GLI-001553	0	\$22.62	2275.62 USD

ESKA Insurance, All Rights Reserved | Online Platform Terms and Conditions | Disclaimer

Figure 55-28 (Statement of Account)

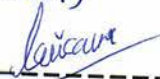
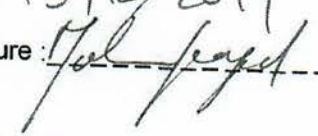
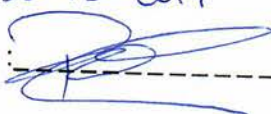
Mohamad A.El-Sayed



ESKINS-19.0149 Uen

6

APPROVALS

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

M. M.