ESKA® Insures

Insurance Customer Portal

Business Processes Document

Prepared By

ESKADENIA SOFTWARE

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Contents

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Document History

Document Version	Date	Summary of Changes	By	Department
0.1	01.10.2019	Document Creation	Radwan Jundi	ESK/INS
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Scope

Identification

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

Purpose

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

Definitions, Acronyms and Abbreviations

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

Abbreviation	Definition
CP	Customer Portal
CRM	Customer Relationship Management
NPL	Notification of Probable Loss
BDD	Business Development Department
PH	Policyholder

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1 INSURANCE CUSTOMER PORTAL PROCESSES

1.1 Login Process

Purpose: 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. This process describes how authorized users can access a variety of services maintaining protection from suspicious login attempts.

Required Documents

- Not Applicable

Involved Stakeholders

- Existing Client
- New Client (Lead/Opportunity)

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1.1.1 Login Process Flow Chart

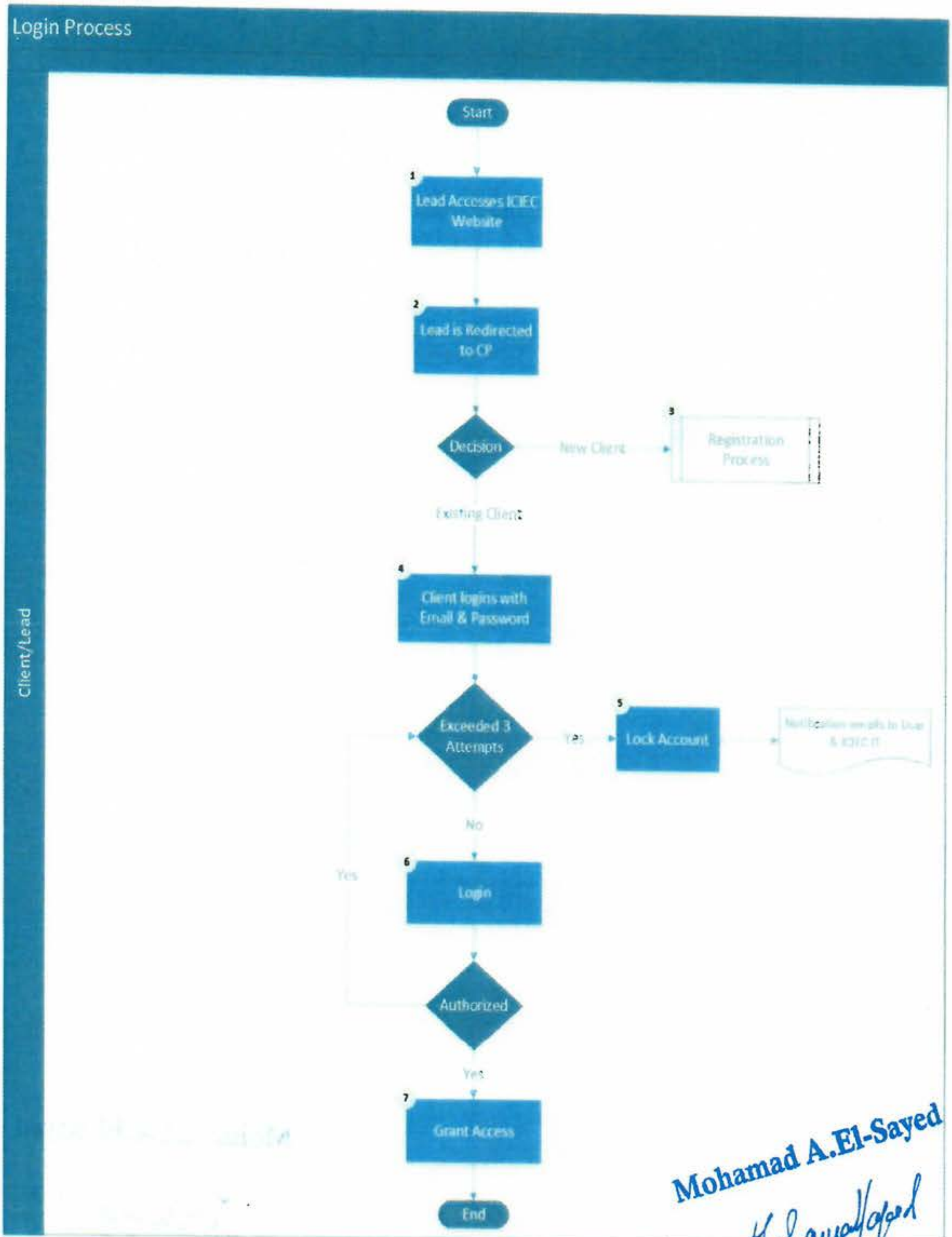

Figure 1-1 (Login Process)

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1.1.2 Login Process Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		CP Redirection	Lead is redirected to Insurance Customer Portal.
3		Decision	If the client is already registered in ICIEC records, they have to login with authenticated credentials otherwise registration process has to take place (refer to 1.2).
4		Login	Client enters authenticated credentials (username, email and password).
5		Validation	Validation takes place to identify whether inserted credentials are valid or not.
6		Lock Account	If failed trials have exceeded maximum number of allowed attempts, account will be locked and automatic notification emails to client and ICIEC IT department.
7		Authorization	If authenticated credentials are correct, login attempt is successful and user is granted access to a variety of available services.

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1.2 Registration Process

Purpose: Registration is the process by which a 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.

Required Documents

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

Involved Stakeholders

- Propose Client (Lead/Opportunity)

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1.2.1 Registration Process Flow Chart

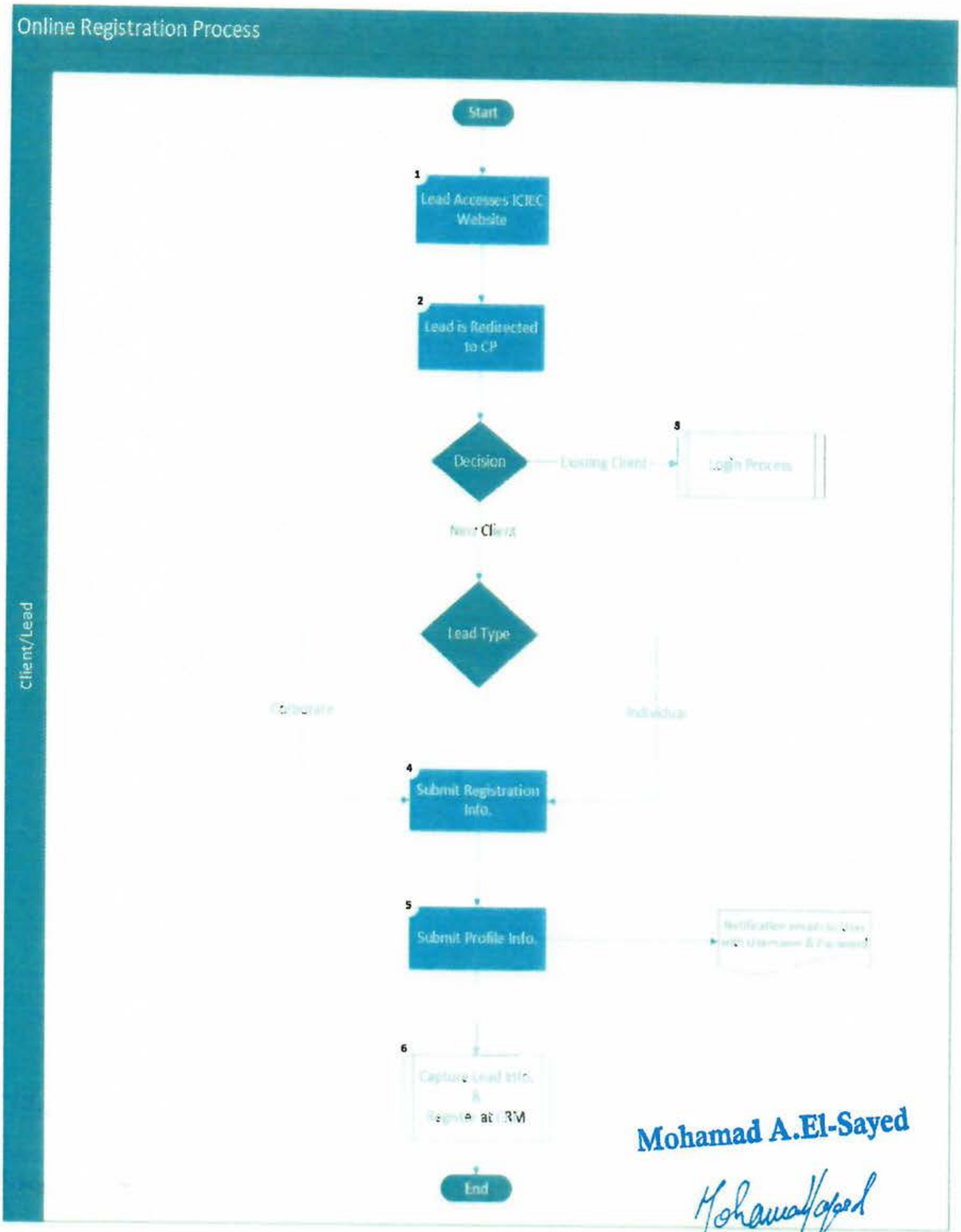

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Figure 1-2 (Registration Process)

1.2.2 Online Registration Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		CP Redirection	Lead is redirected to Insurance Customer Portal.
3		Decision	If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place.
4		Lead Type	Lead type is identified (individual or corporate) in order to proceed with respective registration details submission.
5		Profile Info.	Additional profile information and details are requested to complete the registration process. Once submitted, automatic notification emails are delivered to the client with authenticated username, email and password details.
6		CRM	Client details are automatically captured, recorded in ICIEC records and registered in **ESKA® CRM.**

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1.3 Change Password Process

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

Required Documents

- Not Applicable

Involved Stakeholders

- Online Client

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1.3.1 Change Password Flow Chart

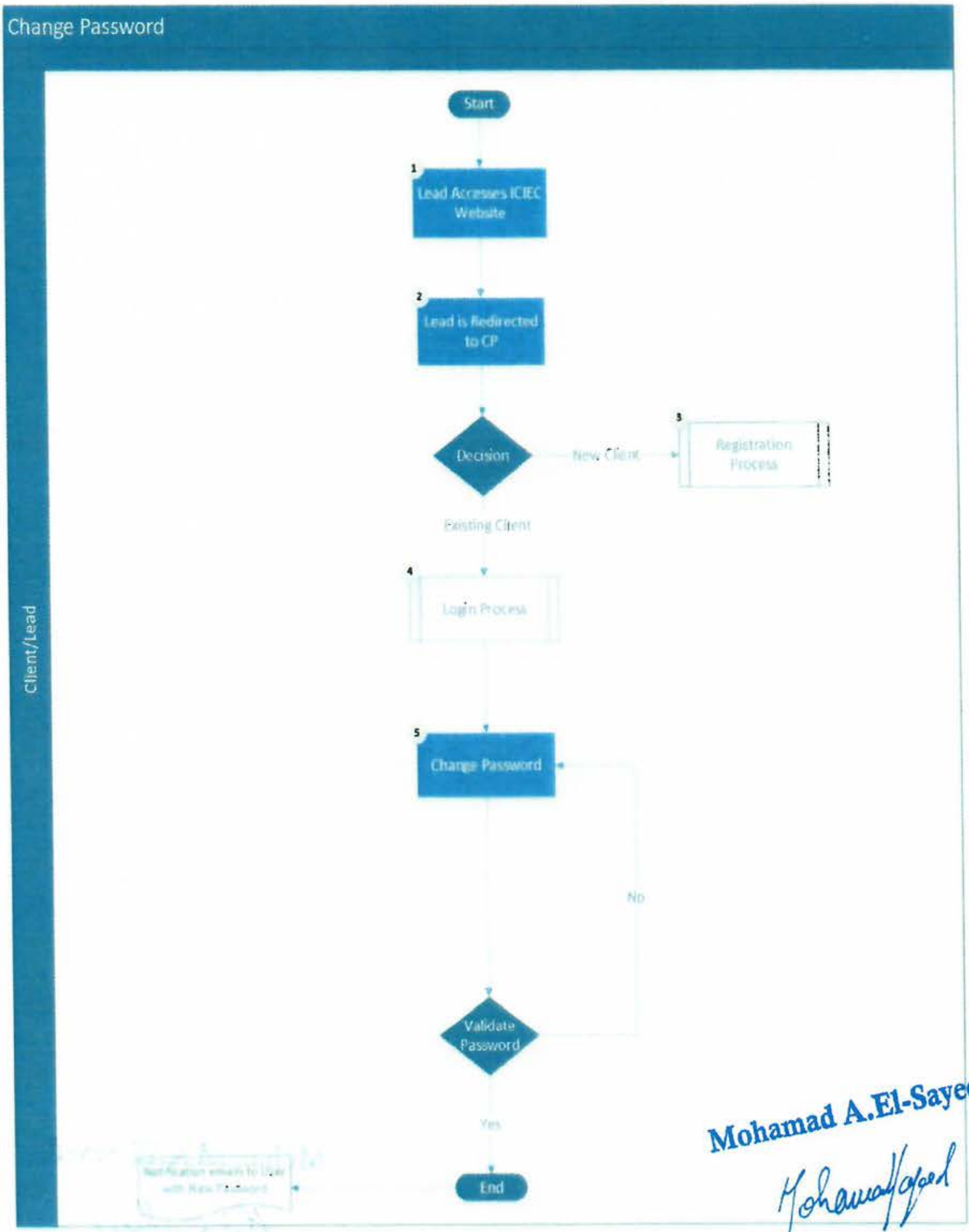

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Figure 1-3 (Change Password)

1.3.2 Change Password Flow Description

<table>
<tr><th>Step #</th><th>Stakeholder</th><th>Step</th><th>Description</th></tr>
<tr><td>1</td><td rowspan="6">Client/Lead</td><td>Access Website</td><td>Lead accesses ICIEC website to inquire about available products.</td></tr>
<tr><td>2</td><td>CP Redirection</td><td>Lead is redirected to Insurance Customer Portal.</td></tr>
<tr><td>3</td><td>Registration</td><td rowspan="2">If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).</td></tr>
<tr><td>4</td><td>Login</td></tr>
<tr><td>5</td><td>Change Password</td><td>Logged in user has to insert old password, new password and its confirmation whereby a series of validations will take place to identify the following:
▪ Old password is accurate
▪ New password follows pattern procedures
▪ New password matches confirmation</td></tr>
<tr><td>6</td><td>Success</td><td>Upon success, password will be changed and automatic email notification will be delivered to client with new authenticated credentials.</td></tr>
</table>

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1.4 Online Enquiry Process

Purpose: 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 professionals.

Required Documents

- Not Applicable

Involved Stakeholders

- Online Client
- BDD

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1.4.1 Online Enquiry Flow Chart

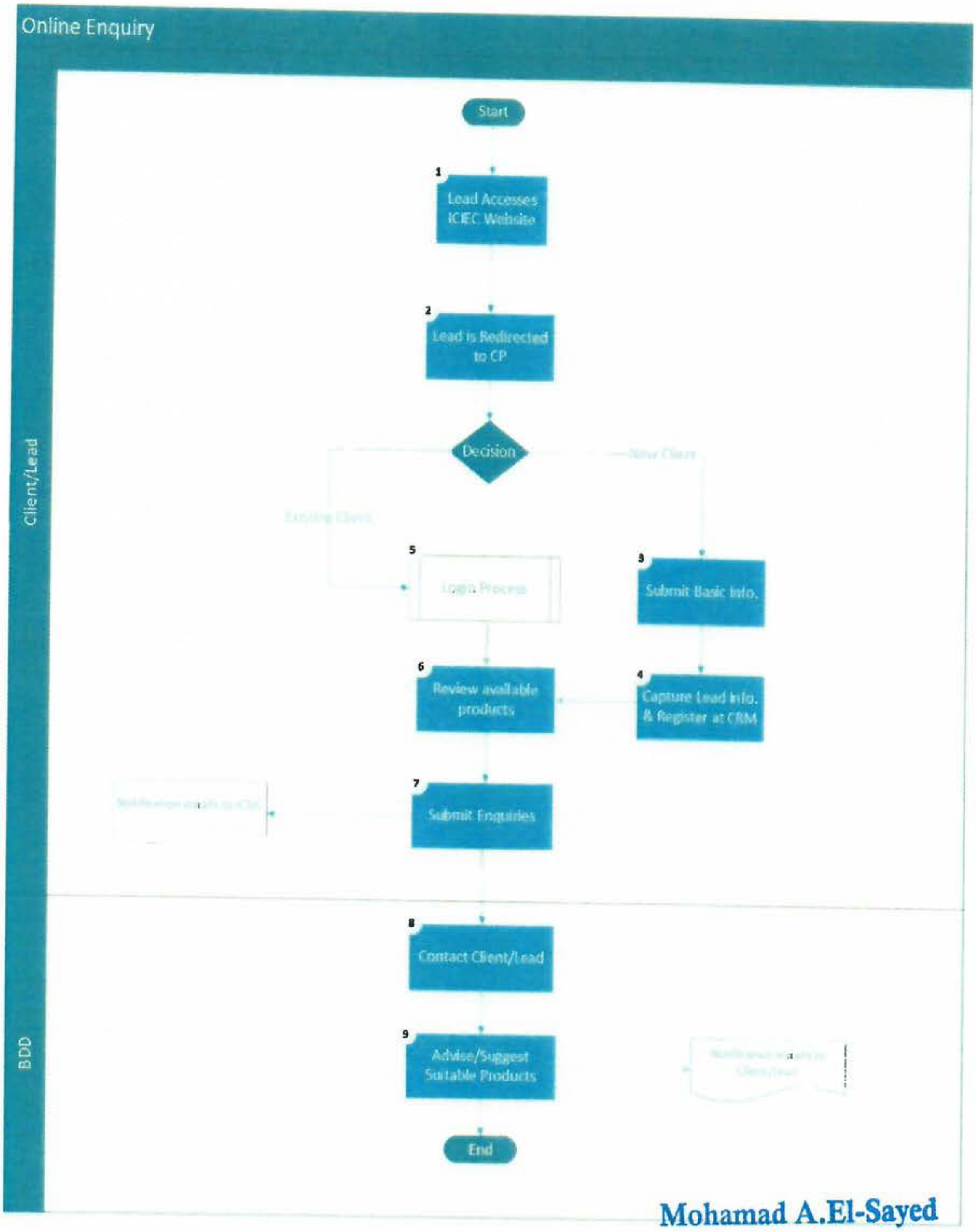

Figure 1-4 (Online Enquiry)

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1.4.2 Online Enquiry Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		CP Redirection	Lead is redirected to Insurance Customer Portal.
3		Basic Info.	If the client desires to review available products/services without authentication, submission of basic information and details takes place.
4		Capture Lead	Automatic check takes place to identify whether the client's basic details are already registered in ICIEC records or not. For the latter, details are automatically captured, recorded in ICIEC records and registered in **ESKA® CRM.**
5		Login	If the client is already registered in ICIEC records, they can login with authenticated credentials (refer to 1.1).
6		Review	Clients review available products and services offered by ICIEC.
7		Enquiry	Clients submit their inquiries through online forms whereby automatic email notification will be delivered to ICIEC staff in order to contact and properly follow-up with the prospect.
8	BDD	Contact	Case will be assigned to a business development staff in order to contact the prospect and identify their needs.
9		Advice	Business development staff will advise prospect and recommend suitable products/services that fulfil their needs with automatic email notifications containing marketing materials, brochures, products' specification etc.

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1.5 Online Application Process

Purpose: 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.

Required Documents

- CSTP
    1. Online application

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

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

- DCIP
    1. Online application

- Investment
    1. Investor's latest audited annual financial statements
    2. Latest audited annual financial statements of the investor's ultimate parent company
    3. KYC Report on the investor and the applicant
    4. Project feasibility studies, including cash flow projections and market analyses
    5. All documents related to the investor's contribution to the enterprise: (shareholder's Agreement, Joint venture agreement, management

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agreement, technical assistance agreement and loan guarantee agreement)

6. Latest audited annual financial statements
7. All contracts relating to any non-equity direct investment: (production-sharing contract, lease agreement and operating agreement)
8. All agreements with the host government and its agencies
9. Approvals issued by the host government and its agencies
10. Guarantee issued by the host government and its agencies
11. All other agreements between the enterprise and third parties relating to this project on which the viability of the project is dependent

Involved Stakeholders

- Online Clients

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1.5.1 Online Application Flow Chart

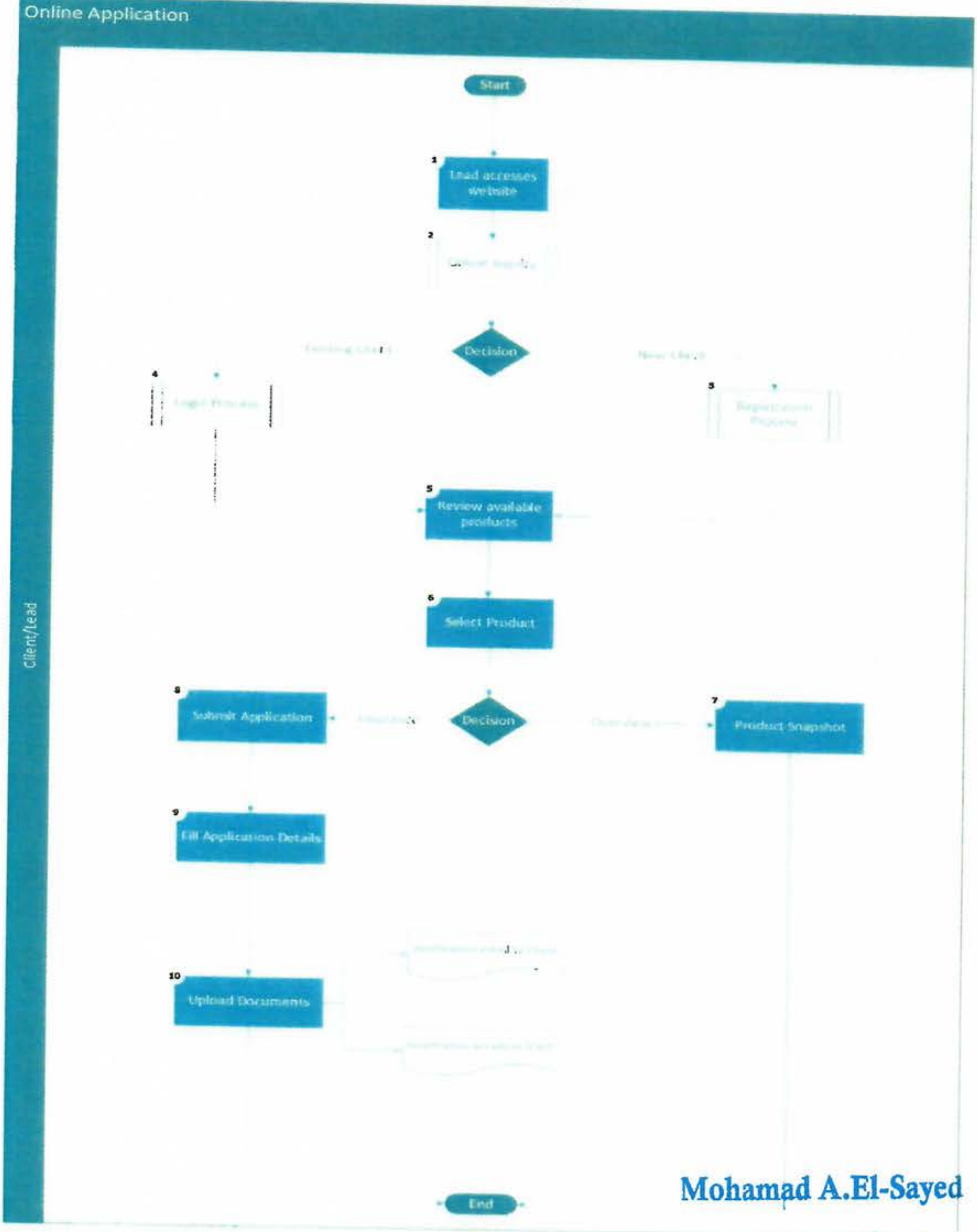

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Figure 1-5 (Online Application)

1.5.2 Online Application Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		Online Enquiry	Once the client has reviewed ICIEC available products and services, adequate professional advice is delivered to conclude a proper decision (refer to 1.4).
3		Registration	If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
4		Login	
5		Review	Clients review available products and services offered by ICIEC.
6		Selection	Clients select a particular ICIEC product to acquire further details and insights.
7		Overview	Product snapshot becomes available providing full description in terms of covered risks, key benefits, eligibility, tenor of cover etc.
8		Insurance	If product fits with client's needs, insurance coverage request will be initiated.
9		Application	Client fills online application form along with all requested details and information.

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10		Documents Upload	In addition to the details provided, certain documents shall be uploaded prior to application submission for proper case assessment. Accordingly, automatic notification emails are delivered to the client indicating successful request submission and period to process the case. ICIEC staff will also be notified to properly follow-up the request and contact client, in case additional information are required.

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1.6 Profile Process

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

Required Documents

- Not Applicable

Involved Stakeholders:

- Online Client

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1.6.1 Online Profile Flow Chart

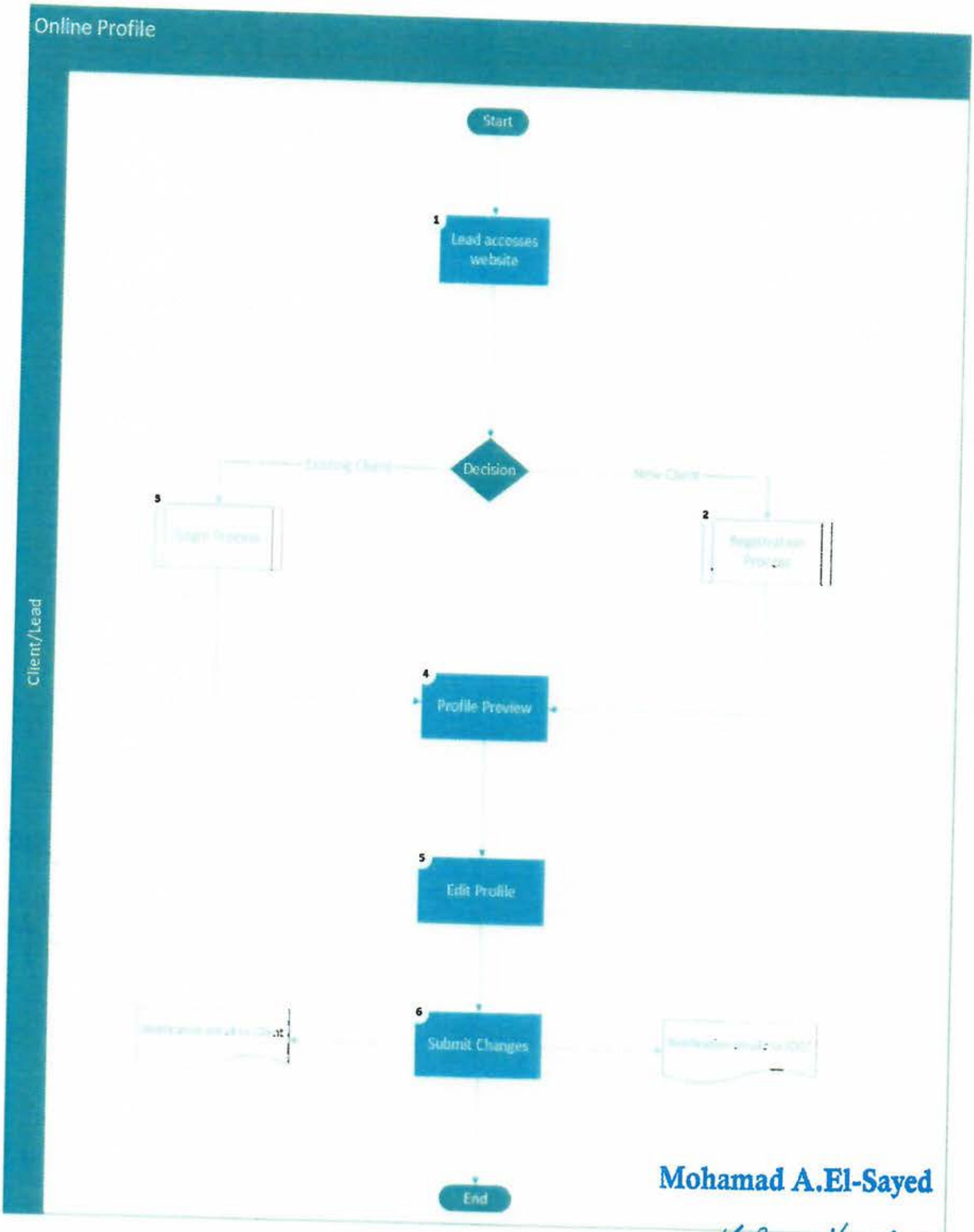

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Figure 1-6 (Online Profile)

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1.6.2 Online Profile Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		Registration	If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
3		Login	
4		Profile	Client selects to review respective profile information and is navigated to the corresponding feature.
5		Edit	Client amend profile details and apply changes upon necessity.
6		Finalize	Upon changes completion and finalization, automatic notification emails are delivered to the client and ICIEC staff indicating transaction success.

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1.7 Policies List Process

Purpose: 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.

Required Documents

- Not Applicable

Involved Stakeholders:

- Online Client

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1.7.1 Online Policies List Flow Chart

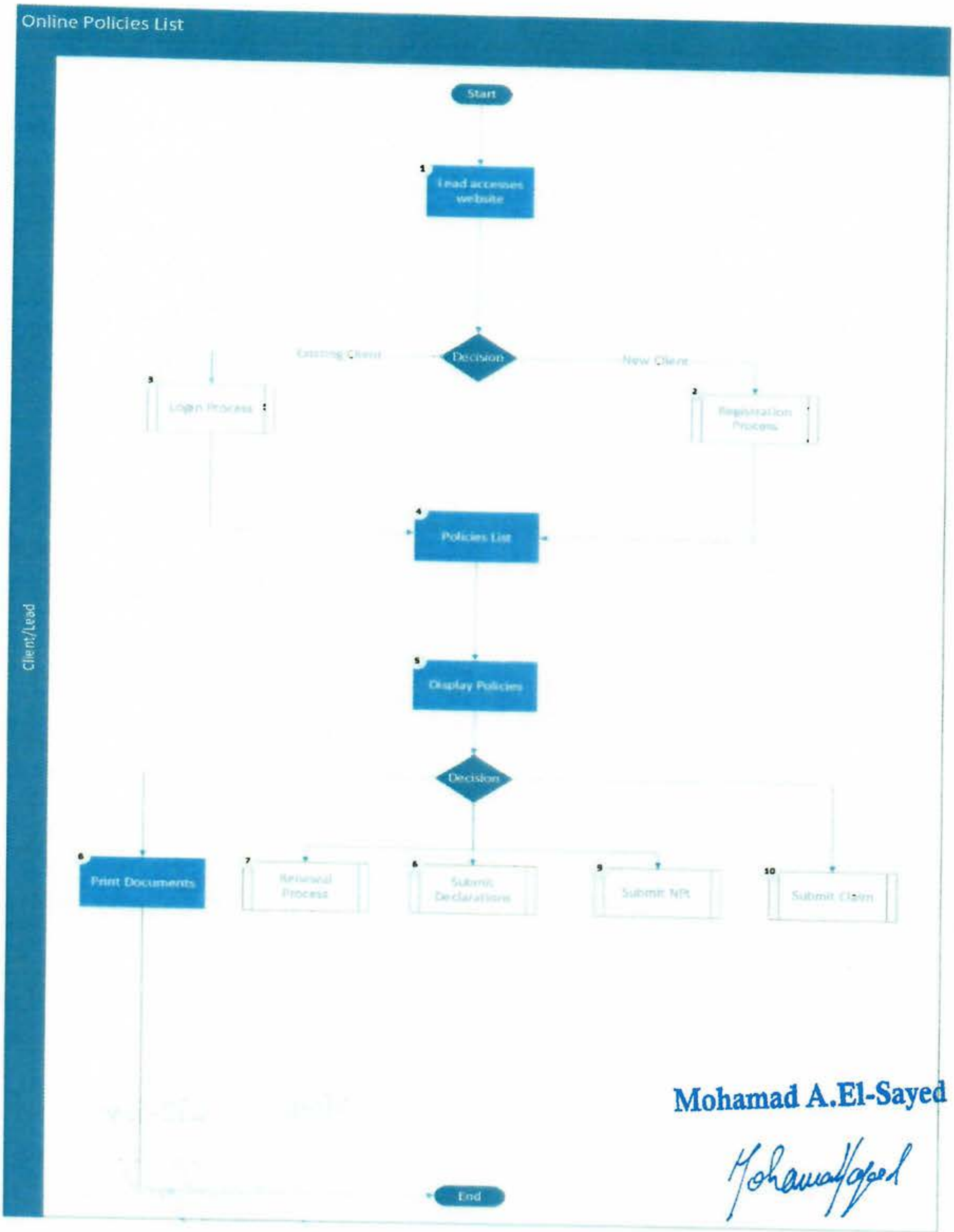

Figure 1-7 (Policies List)

1.7.2 Online Policies List Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		Registration	If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
3		Login	
4		Policies	Client selects to review associated policies and is navigated to the corresponding feature.
5		Display	List of client's associated policies and their respective details will be displayed.
6		Print Documents	Client can print and download policy certificates, statement of account and other relevant policy documents and reports.
7		Renewal	Request for Renewal of expired policies can be performed (refer to 1.8).
8		Declarations	Submission of Declarations on active policies and approvals can be performed (refer to 1.9).
9		NPL	Submission of NPLs can be performed (refer to 1.10).
10		Claim	Submission of Claims can be performed (refer to 1.11).

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1.8 Online Renewal Process

Purpose: 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.

Required Documents

- Not Applicable

Time Frames

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

Involved Stakeholders

- Online Client

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1.8.1 Online Renewal Flow Chart

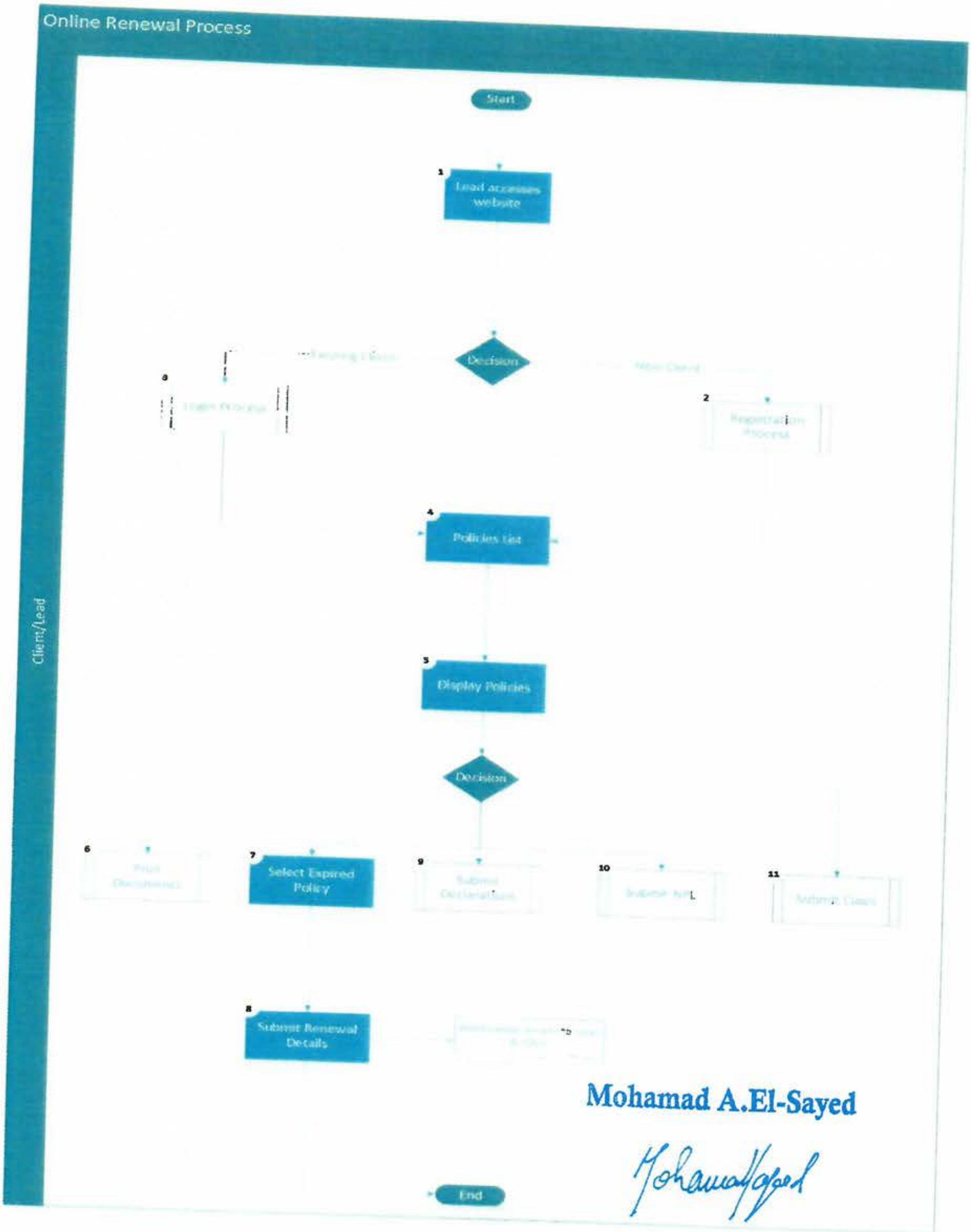

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Figure 1-8 (Online Renewal)

1.8.2 Online Renewal Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		Registration	If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
3		Login	
4		Policies	Client selects to review associated policies and is navigated to the corresponding feature.
5		Display	List of client's associated policies and their respective details will be displayed.
6		Print Documents	Client can print and download policy certificates, statement of account and other relevant policy documents and reports (refer to 1.7).
7		Selection	Client selects an expired or about to expire policy in order to proceed with request for renewal.
8		Renewal	Request for Renewal on the selected policy will be submitted and automatic notification emails will be delivered to both the client and ICIEC staff to initiate the process and communication.
9		Declarations	Submission of Declarations on active policies and approvals can be performed (refer to 1.9).
10		NPL	Submission of NPLs can be performed (refer to 1.10).
11		Claim	Submission of Claims can be performed (refer to 1.11).

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1.9 Online Declarations Process

Purpose: During the policy lifetime, the policyholder should declare to the insurance company on monthly or frequent basis the exports' turnover and invoices' details delivered to buyers. This can be performed online and will be considered in the policy premium calculation at the end of policy period.

Required Documents:

- Declaration report by Policy Holder

Time Frames

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

Involved Stakeholders:

- Online Client

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1.9.1 Online Declarations Flow Chart

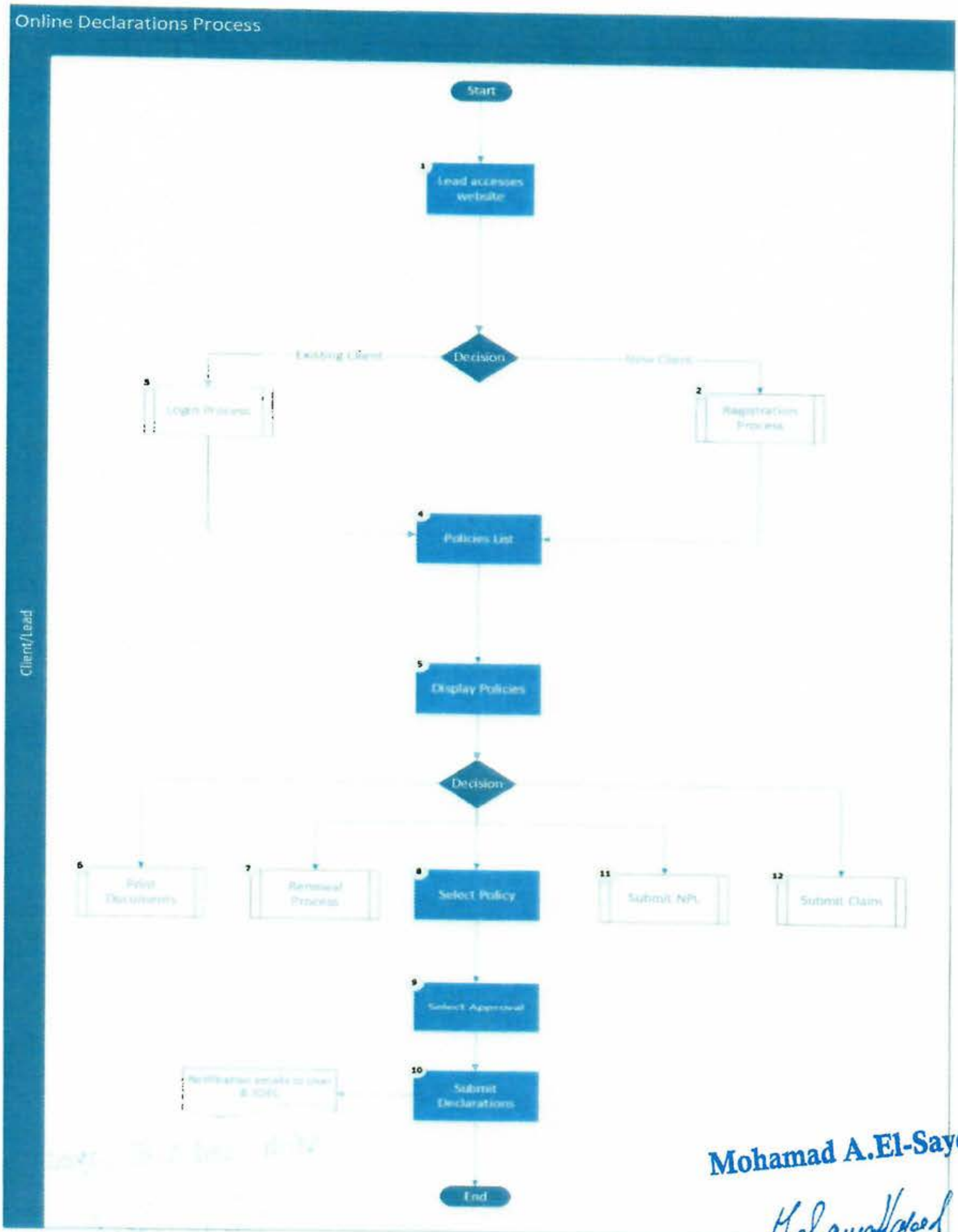

Figure 1-9 (Online Declarations)

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1.9.2 Online Declarations Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		Registration	If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
3		Login	
4		Policies	Client selects to review associated policies and is navigated to the corresponding feature.
5		Display	List of client's associated policies and their respective details will be displayed.
6		Print Documents	Client can print and download policy certificates, statement of account and other relevant policy documents and reports (refer to 1.7).
7		Renewal	Request for Renewal of expired policies can be performed (refer to 1.8).
8		Policy Selection	Client selects a policy in order to proceed with submission of declarations according to the agreed upon frequency.
9		Approval Selection	Client selects a valid and effective approval in order to proceed with submission of declarations according to the agreed upon frequency.
10		Declarations	Client declares the exports' turnover and invoices' details delivered to buyers and automatic email notifications are delivered to user and ICIEC to indicate the success of the transactions enlisting all enclosed details.

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10		NPL	Submission of NPLs can be performed (refer to 1.10).
11		Claim	Submission of Claims can be performed (refer to 1.11).

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1.10 Online NPL Process

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

Required Documents

- Online NPL application form
- Communication with buyer (via email, via courier etc.)
- Evidence and reasons for payment delays
- Documentation of all related information about the probable loss and due dates
- Time Frames
- Acknowledgement of the overdue notification: within the grace period of 30/60 days after the due date of payment.

Time Frames

- Not Applicable

Involved Stakeholders

- Online Client

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1.10.1 Online NPL Flow Chart

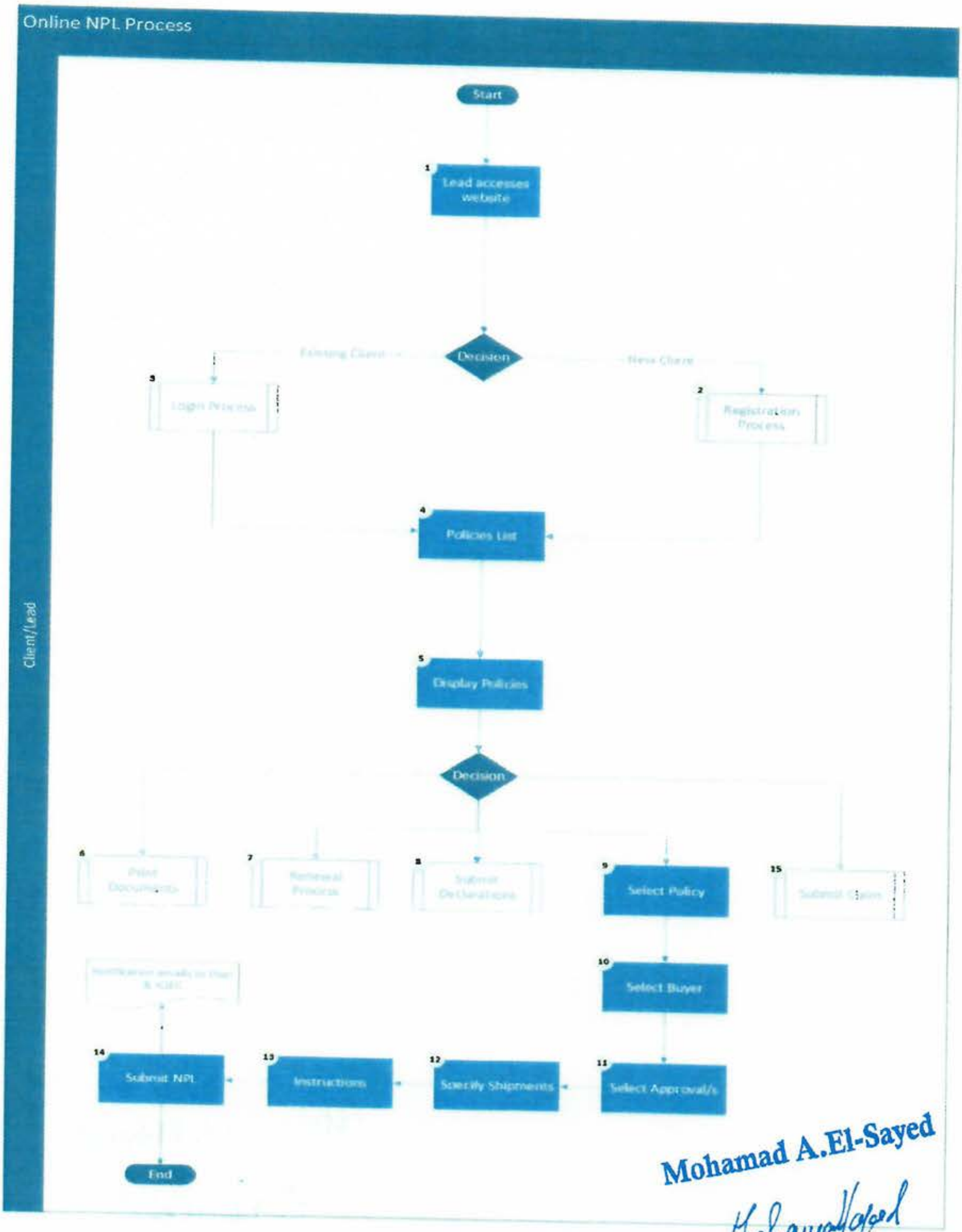

Figure 1-10 (Online NPL)

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1.10.2 Online NPL Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		Registration	If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
3		Login	
4		Policies	Client selects to review associated policies and is navigated to the corresponding feature.
5		Display	List of client's associated policies and their respective details will be displayed.
6		Print Documents	Client can print and download policy certificates, statement of account and other relevant policy documents and reports (refer to 1.7).
7		Renewal	Request for Renewal of expired policies can be performed (refer to 1.8).
8		Declarations	Submission of Declarations on active policies and approvals can be performed (refer to 1.9).
9		Policy Selection	Client selects a policy in order to proceed with submission of notification of probable loss.
10		Buyer	Client selects a valid and active buyer in order to proceed with rest of details specification.

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11		Approval/s	Client selects valid and effective approval/s in order to proceed with submission of notification of probable loss and shipments specification.
12		Shipments	Client specifies shipments that have been performed and probable loss is intimidated.
13		Instructions	Instructions and procedures followed by the client to identify measurements taken to mitigate the risk of loss are filled along with specification of possible loss reasons.
14		NPL	Submission of the NPL takes place and automatic email notifications are delivered to the client and ICIEC staff for further processing.
15		Claim	Submission of Claims can be performed (refer to 1.11).

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1.11 Online Claim Process

Purpose: When (contracts/invoices/LCs) are not paid by buyers/obligors 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.

Required Documents

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

Time Frames

- The policyholder must notify ICIEC of his intention to make a claim within 45 days from the close, date (close date means payment date plus the waiting period) or product timelines defined, which has given rise to the loss.
- ICIEC should expeditiously make a determination as to the liability of the corporation to pay a claim within 30 days from the expiry of the relevant waiting period specified under the policy or 30 days from the date when all the evidence substantiating the claim which ICIEC may require has been submitted by the policyholder.

Involved Stakeholders

- Online Client

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1.11.1 Online Claim Flow Chart

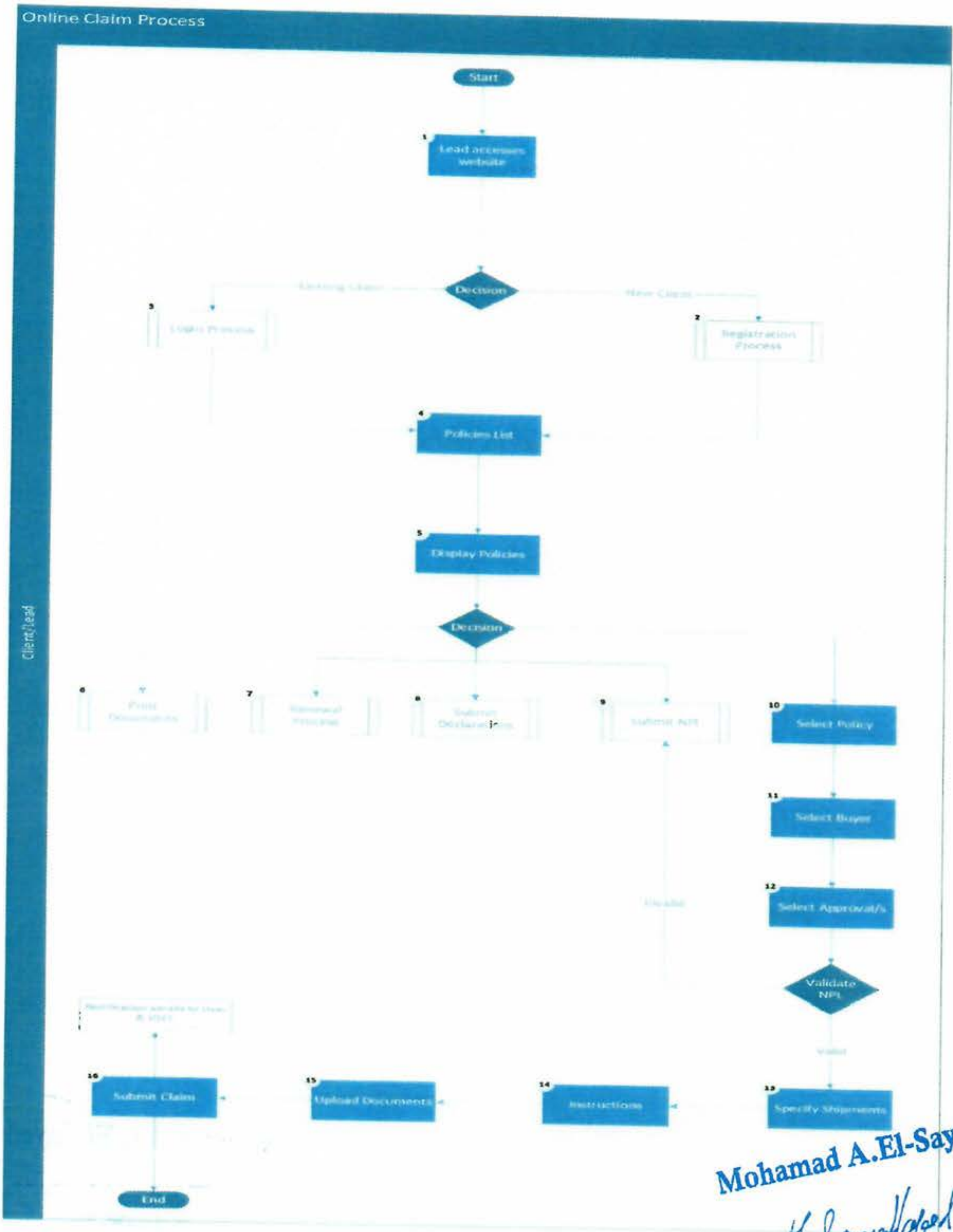

Figure 1-11 (Online Claim)

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1.11.2 Online Claim Flow Description

Step #	Stakeholder	Step	Description
1	Client/Lead	Access Website	Lead accesses ICIEC website to inquire about available products.
2		Registration	If the client is already registered in ICIEC records, they have to login with authenticated credentials (refer to 1.1) otherwise registration process has to take place (refer to 1.2).
3		Login	
4		Policies	Client selects to review associated policies and is navigated to the corresponding feature.
5		Display	List of client's associated policies and their respective details will be displayed.
6		Print Documents	Client can print and download policy certificates, statement of account and other relevant policy documents and reports (refer to 1.7).
7		Renewal	Request for Renewal of expired policies can be performed (refer to 1.8).
8		Declarations	Submission of Declarations on active policies and approvals can be performed (refer to 1.9).
9		NPL	Submission of NPLs can be performed (refer to 1.10).
10		Policy Selection	Client selects a policy in order to proceed with submission of claim incident.

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

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