

SIBAGEN CORE INSURANCE SOLUTION

SIBAGEN Introductory User Manual
(Motor and General Underwriting)



Release 1.0.0

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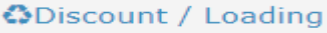


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CHAPTER ONE

INTRODUCTION TO SIBAGEN GENERAL CORE INSURANCE SOLUTION

SIBAGEN Core Insurance solution is a fully integrated general insurance solution covering the entire insurance business cycle from underwriting and claim management to reinsurance and accounting.

SIBAGEN is designed to offer flexibility to users to improve their overall operational efficiency. It ensures quick, accurate and easy access to information by adopting a parametric approach to software design

The application enables seamless integration with other SIBA application such as SIBA-Self Service portal, SIBA-mobile and SIBA-business intelligence reporting tool with a single login and multiple platform channel capabilities for customers, agents, and banc-assurance.

SIBAGEN is a multi-currency system built on a flexible architecture. It uses one of the most reliable web based technologies making it very user-friendly. It designed to enable users access it over multiple user devices such as mobile phones tablets, etc

The core modules of the software are:

- Underwriting
- Claims
- Reinsurance
- Finance
- Business Intelligence
- Workflow

This documentation is focused on underwriting. This module manages all operational processes of underwriting from

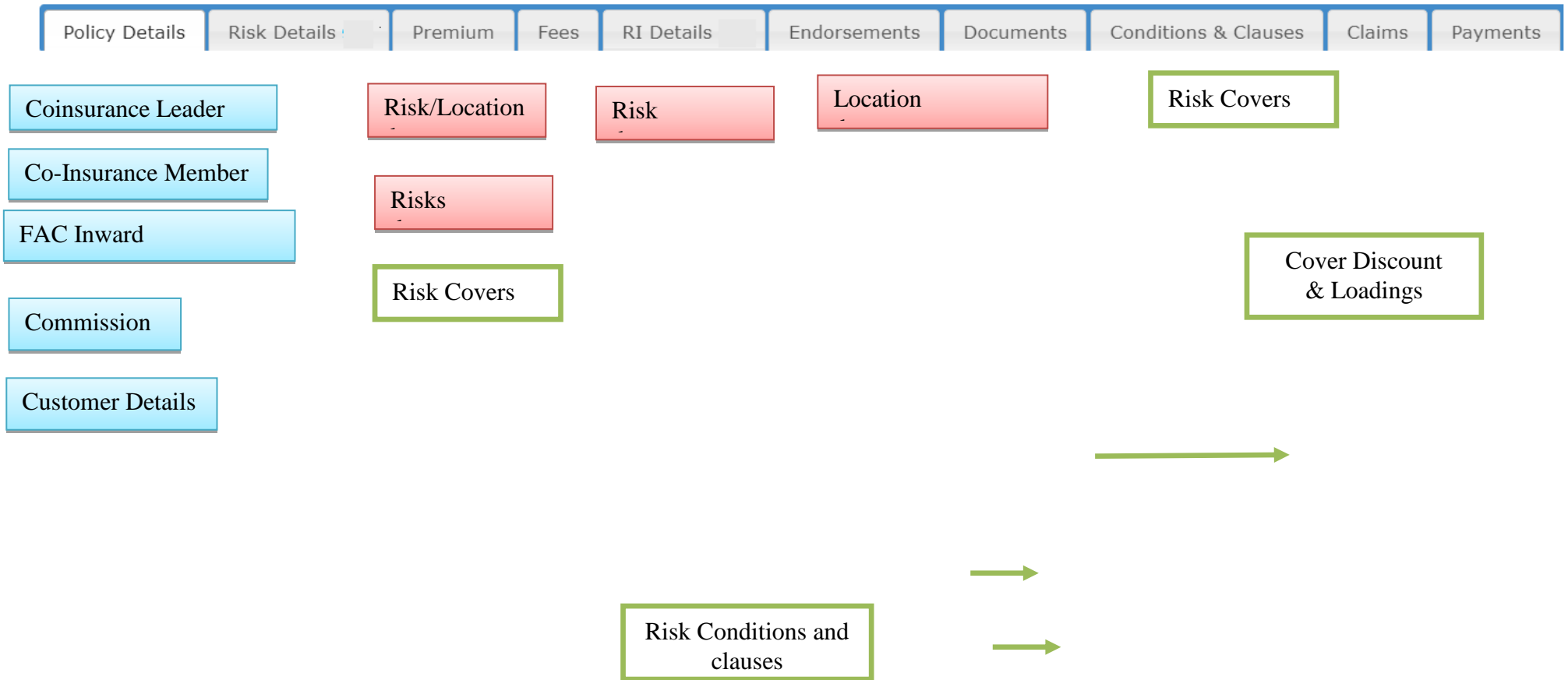
- Quotation
- Policy processing
- Endorsements
- Renewals

The following classes of business are readily available

1. Motor
2. Fire and Property
3. Homeowners
4. Travel
5. Liability
6. General Accident

- 7. Personal Accident
- 8. Engineering
- 9. Marine Cargo
- 10. Marine Hull
- 11. Aviation
- 12. Oil and Gas
- 13. Others

GENERAL UNDERWRITING TRANSACTION FLOW DIAGRAM



Types of Underwriting Workflow

1. Risks Basis



2. Location Basis



CHAPTER TWO – Getting Started

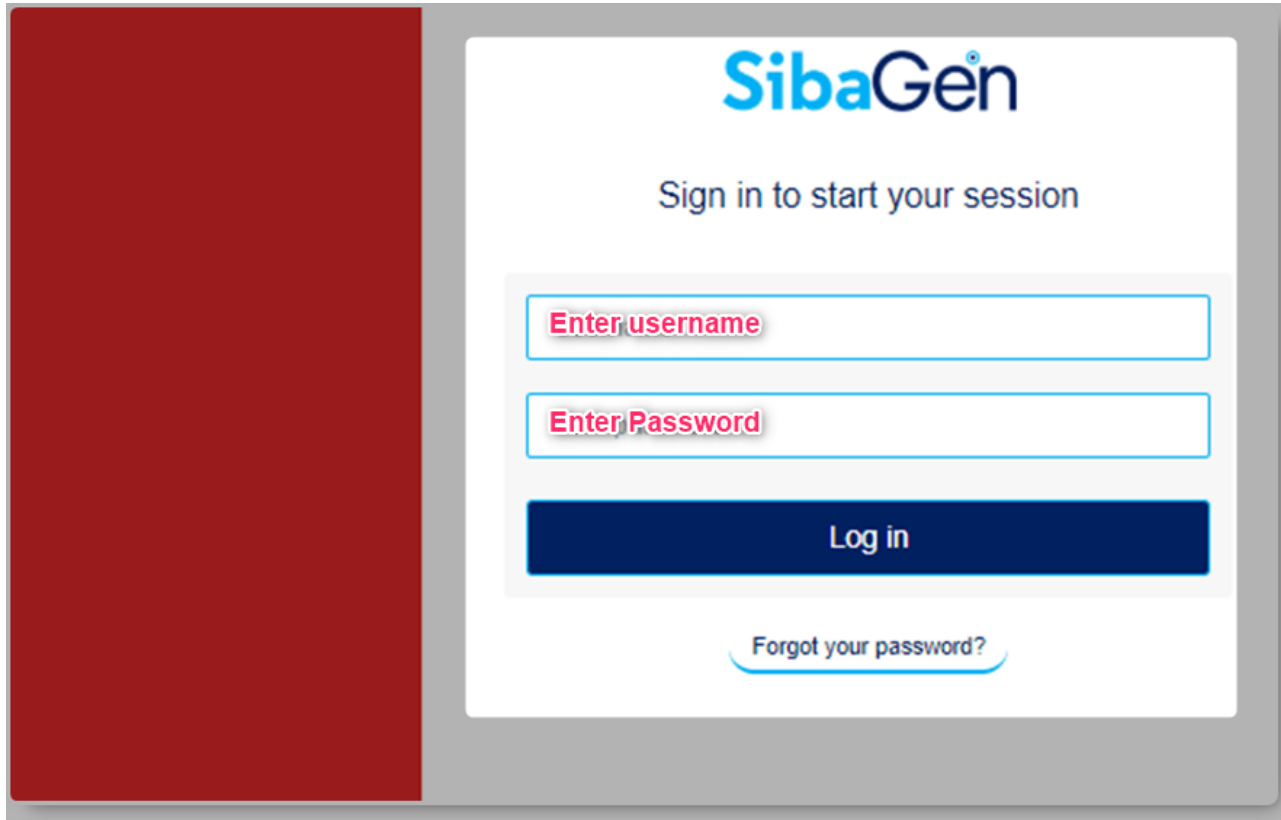
You require the necessary rights and privileges to start the SIBAGEN software.

To start SIBAGEN:

Step 1: Type the SIBAGEN URL in the address bar, and click. For example, the address may look like <http://172.30.10.24/>



STEP 2: Click the Sign in as indicated in the arrow below



Enter User id and password to login

NB: All the characters you type in the Password field will appear as “**” for security reasons**

CHAPTER THREE – The Workspace

The workspace comprised of Main Menu and Tasks management dashboard.

The menu allows for easy navigation from one process to another. Users can only access any of the sub menu links based on rights

The screenshot displays the SibaSuite Workspace interface. On the left is a dark sidebar with a 'Main Menu' containing 'My Inbox', 'My Apps', 'Settings', and 'Reports'. The main area is titled 'WORKSPACE' and features a 'Tasks Inbox' section with 'Inbox 37', 'Pending Tasks 11', and 'Processed Tasks 26'. Below this are filters for 'From Date' and 'To Date', and buttons for 'View process', 'Approval Trail', and 'Comments'. A search bar labeled 'Search Parameter' is present. An 'EXPORT TO EXCEL' button is also visible. A table of tasks is shown below, with columns for 'Tasks', 'Current User', 'Current Activity', 'Process State', and 'Process Info'. The table contains five rows of task data.

Tasks	Current User	Current Activity	Process State	Process Info
Petty Cash		HR Review	HR Review	Requested by:
Underwriting	ADMIN USER	Policy Recepting	Payment	Product: Travel Health Insur...
Underwriting	ADMIN USER	Policy Recepting	Payment	Product: Travel Health Insur...
Underwriting	ADMIN USER	Policy Recepting	Payment	Product: Travel Health Insur...
Underwriting	ADMIN USER	Policy Recepting	Payment	Product: Travel Health Insur...

TASKS MANAGEMENT MENU

On clicking on the Inbox comes with a tasks management tool. This feature is used to easily track tasks from beginning to end, delegating subtasks to teammates, and setting deadlines to make sure projects/assignments get done on time.

Its fully integrated with email alerts and time bound on which a specific task is expected to be completed. It comes with follow up comments

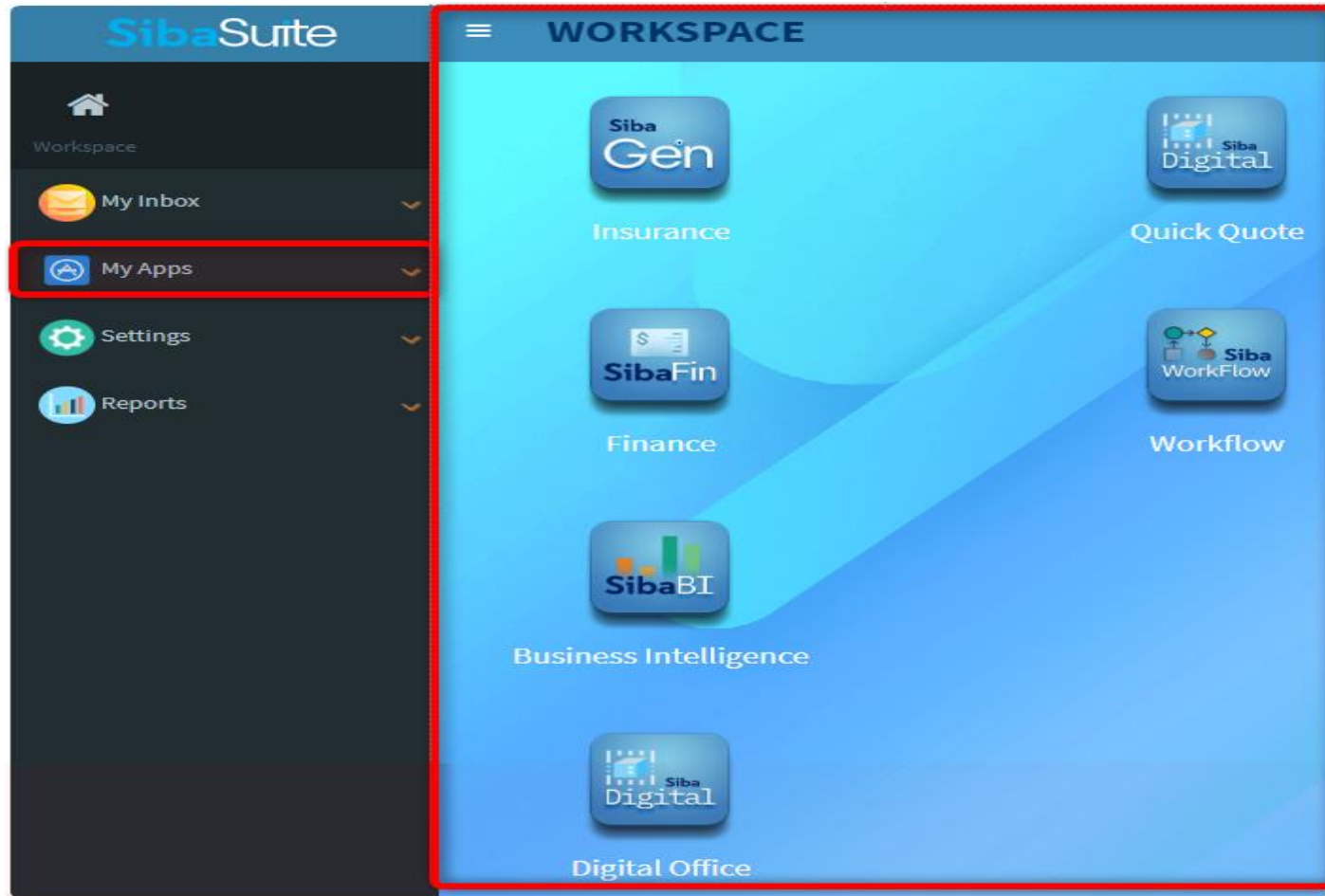
Inbox 37 Pending Tasks 9 and processed tasks Processed Tasks 28

Indicates all tasks in pending task and processed tasks

Process	Current User	Current Activity	Process State	Process Info
Underwriting	ADMIN USER	Policy Receipting	Payment	Product: Travel Health Insur...
Petty Cash	ADMIN USER	Finance Review	Finance Review	Requested by:
Petty Cash	ADMIN USER	Finance Review	Finance Review	Requested by:
Petty Cash	ADMIN USER	End	Payment Completed	Requested by: ADMIN
Petty Cash	ADMIN USER	Process Payment	Cashier Payment	Requested by: ADMIN
Underwriting	ADMIN USER	Policy Receipting	Payment	Product: Contractor's All Ris...

MY APPS

Click on my apps to enter the various modules of sibaGen based on rights granted to the log in user thus Insurance, Finance, Business Intelligence, Digital offices, Workflow and Quick Quote



REPORTS

To access reports on the various domain, follow the report link as stated below. See below illustration on underwriting dashboard

The image illustrates the navigation path to the Underwriting reports in the Siba Suite application. On the left, a mobile app interface shows a sidebar menu with 'Reports' highlighted in red. A callout shows the 'Underwriting' option selected within the 'Reports' category. On the right, a tablet displays the 'PREMIUM ANALYSIS' dashboard, which includes several charts and a data table.

Table: Gross Written Premium - Percentage of Growth

Year	Gross Written Premium	Percentage of Growth
2010	28M	20%
2011	36M	29%
2012	62M	82%
2013	55M	13%
2014	73M	33%
2015	99M	37%
2016	121M	22%
2017	132M	9%
2018	120M	-10%

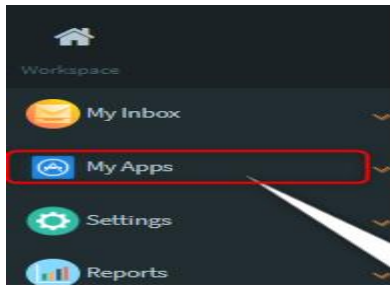
Table: Data

YEAR	GROSS_WRITTEN_PREMIUM	NETA
2,010	28,168,710.00	
2,011	35,836,316.00	
2,012	61,783,045.00	
2,013	57,948,908.00	
18,126	728,662,398.00	

HOW TO ACCESS APPLICATIONS

UNDERWRITING

To access underwriting menu, Click on My Apps>>SibaGen Insurance



PRODUCTS UNDERWRITING MENU

The screenshot displays the SibaGeneral application interface. The top navigation bar includes the 'SibaGeneral' logo, a hamburger menu icon, the 'SIBA GEN' title, and a user profile icon labeled 'ADMIN'. A dark sidebar on the left contains a list of menu items: 'Inbox', 'Settings', 'Underwriting' (highlighted with a red box and a red arrow), 'Customer Onboarding', 'Policy Processing', 'Quick Quote', 'Premium Receipting', 'Policy Renewal', 'Reinsurance', 'Claims', 'Quick Search', 'Reports', 'Audit', and 'Support'. The main content area features a large red-outlined header 'PRODUCTS UNDERWRITING' and a grid of 12 product categories, each with a circular icon and a label: Motor, Home Owners, Fire and Allied Perils, Travel, Personal Accident, Bond, General Accident, Liability, Engineering, Marine, Aviation, and Oil and Gas. The BIC Technologies logo is located in the bottom right corner.

REINSURANCE MENU

Under same SibaGen underwriting menu, click on Reinsurance Menu to access the RI Menu

The screenshot displays the SibaGeneral application interface. On the left is a dark sidebar menu with options: Inbox, Settings, Underwriting, Reinsurance, RI Processing, Batch RI Review, Claims, Quick Search, Reports, Audit, and Support. A red arrow points to the 'Reinsurance' menu item. The main content area has a blue header with 'SIBA GEN' and a user profile 'ADMIN'. Below the header, the word 'REINSURANCE' is written in large pink letters. A summary bar shows: Treaty Pending (21), Fac Pending (41), FAC Placement Review (27), and RI Search. Below this is a search bar with 'From Date', 'To Date', and 'Policy Ref. Number' fields, and an 'Open' button. An 'EXPORT TO EXCEL' button is also present. A table with 7 columns (Class, Sub Class, Customer Name, Polh No., Reference No., Policy NO) contains 7 rows of data. The BIC Technologies logo is in the bottom right corner.

Class	Sub Class	Customer Name	Polh No.	Reference No	Policy NO
Fire	Fire & Allied Perils	PD CONSULT	SAC-3000-20-0003848-P	318	3848
Fire	Fire & Allied Perils	PD CONSULT	SAC-3000-20-0003848-P	319	3848
Fire	Fire & Allied Perils	GREENHOUSE COMPANY LIM...	SAC-3000-20-0003843-P	316	3843
Fire	Fire & Allied Perils	Edmund	SAC-3000-20-0003910-P	328	3910
Fire	Fire & Allied Perils	ABC Customer	SAC-3000-20-0003907-P	326	3907
Bond	Performance Bond	GILBERT KWESI DANSO	SAC-7000-20-0003819-P	1261	3819

CLAIMS

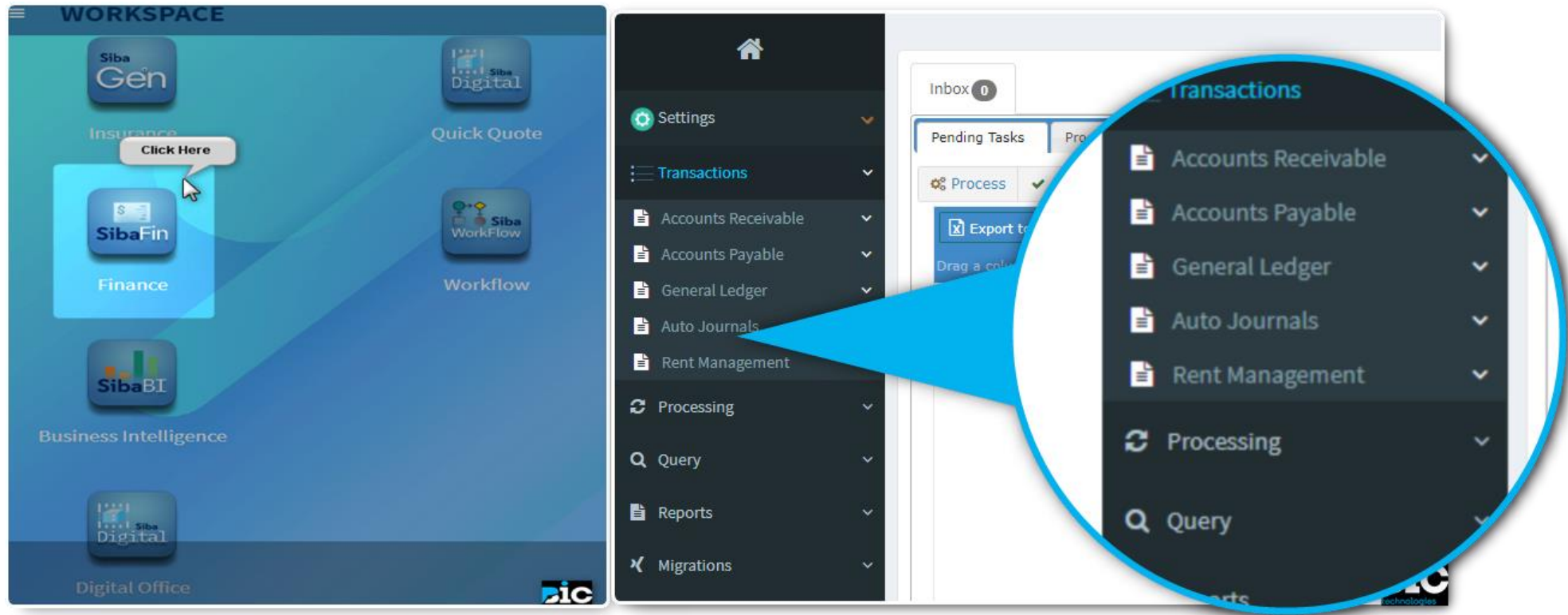
Under SibaGen Underwriting menu, click on Claims to access the various claims process menu's

The screenshot shows the SibaGen web application interface. The top navigation bar includes 'SibaGeneral' and 'SIBAGEN' with a user profile 'ADMIN'. The left sidebar contains a menu with 'Claims' highlighted in red. A circular callout highlights the following sub-menu items: Claim Tasks, Claim Processing, Claim Status, Claim Salvage, and Claim Audit. The main content area is titled 'Claims Processing' and features a search bar with filters for 'Claim No. or estimate/settlement no. or vehicl', 'From Date', and 'To Date'. Below the search bar is a table of claims with the following columns: Insured Code, Insured Name, Office, Loss Date, and Rep Date.

Insured Code	Insured Name	Office	Loss Date	Rep Date
CP0000044	JACQUAY WELLINGTON P...	AIRPORT	2020-07-17T12:00:00	2020-07-17T12:00:00
10031	ABC Customer	CORPORATE UNIT	2020-07-16T12:00:00	2020-07-16T12:00:00
CP0000041	MAYBACH MUSIC GROUP	ACHIMOTA	2020-07-16T12:00:00	2020-07-16T12:00:00
CP0000044	JACQUAY WELLINGTON P...	ACHIMOTA	2020-07-15T12:00:00	2020-07-15T12:00:00
CP0000041	MAYBACH MUSIC GROUP	ACHIMOTA	2020-07-15T12:00:00	2020-07-15T12:00:00
CP0000048	WELLINGTON ENGINEERI...	KOKOMLEMLE	2020-07-12T12:00:00	2020-07-14T12:00:00
CP0000048	WELLINGTON ENGINEERI...	BROKER UNIT	2020-07-14T12:00:00	2020-07-14T12:00:00

ACCOUNTS

On clicking on the account module, user with rights will have access to the below menu:



CHAPTER FOUR – Customer On-boarding

INTRODUCTION:

Customer On-boarding is the process of registering a new Customer in the system.

Required Steps

- Before any customer is created, the first activity is to **SEARCH** exhaustively if the customer already exists in the system.
 - This process of checking is to prevent duplications of customers.
- If a customer already exists, the existing code is selected and used for the transactions. Existing Customer Details can be edited to update the information earlier provided.

1. How to Search for Existing Customer

- You can search for a customer either by Name, **Address or Mobile/Telephone Number**
- To search for a customer:
 - Open the customer onboarding form
 - Key in any of the names of the customer to search
 - The system will fetch all Names that Match and populate the Grid

- Further filtering can be done in the Grid

The screenshot shows the 'Customer Onboarding' interface. On the left is a sidebar menu with items: Inbox, Settings, Underwriting, Customer Onboarding (highlighted), Policy Processing, Payment Request, Quick Quote, and Premium Receipting. The main area has a search bar with 'ED' entered, and fields for 'From Date' and 'To Date'. There are search and refresh icons. Callouts point to the search bar with the text 'Key in any of the names of the customer to search', to the search icon with 'Click here to search', and to the refresh icon with 'Click here to refresh'. Below the search bar is an 'EXPORT TO EXCEL' button and a search input for the grid. The grid has columns: Code, Customer Type, Official Name, Name, Postal Address, and Phone. A red text overlay reads: 'The system will fetch all Names that Match and populate the Grid'.

Code	Customer Type	Official Name	Name	Postal Address	Phone
CP0000034	1004	KOBBYCORP INCOPORATED	KOBBYCORP INCOPORATED	P.O.BOX 1 AIRPORT, ACCRA	054409
CP0000035	1004	XYZ COMPANY LIMITED	XYZ COMPANY LIMITED	BOX 54, LEGON	023456
ID0000025	1003	Edward Antwi	Edward Antwi	Kumasi	024222

EXTENSIVE SEARCHING

Note: Use all combination of names to search with the extensive search parameter here. Verify the customer by name, Address, Mobile or Phone Number and other relevant information.

If the customer is not found, Search again with another name.

The screenshot displays the SIBAGEN Customer Onboarding interface. At the top, there are input fields for 'ED', 'From Date', and 'To Date', along with an 'EXPORT TO EXCEL' button. Below this is a table with columns for 'Code', 'Customer Type', and 'Official Name'. A search dropdown menu is open over the 'Official Name' column, showing options like 'Is equal to', 'Is not equal to', 'Starts with', 'Contains', 'Does not contain', and 'Ends with'. A red box highlights the 'Columns' option in the dropdown, with a red callout that says 'Uncheck any of this fields if not needed'. To the right of the table is a sidebar with a list of search criteria, each with a checkbox: Physical Address, Email Address, Pin No., Mobile No., Bank Code, Bank Name, Account Number, Branch, Location, Other Name, Title, Gender, DOB, Occupation, ID1 Type, ID1 No, and ID2 Type. A second screenshot on the right shows a search bar with 'Search...' and a magnifying glass icon, and a table with columns for 'Postal Address' and 'Phone'.

Use all combination of names to search for extensive searching here

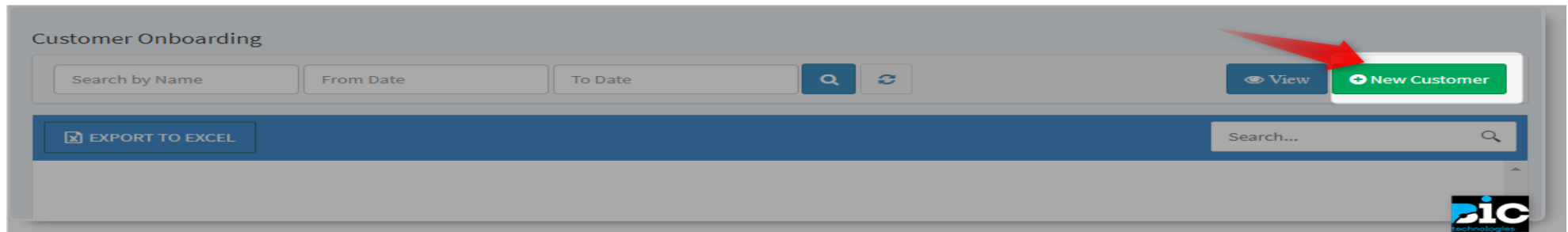
Uncheck any of this fields if not needed

Code	Customer Type	Official Name
CP0000034		
CP0000034		
ID0000034		

Postal Address	Phone
P.O.BOX 1 AIRPORT, ACCRA	054409
BOX 54, LEGON	023456
Kumasi	024222

ONBOARDING A NEW CUSTOMER

In the case where it is confirmed that the customer does not already exist in the system, a new Customer is created by completing all the relevant information in the system to generate a new customer code. The newly created code is then used to perform transactions.



Require Information for customer on boarding:

1. Full Name,
2. Mobile / Phone number
3. Address
4. Email
5. Identification
6. TIN Number
7. Bank Details

Customer creation details is divided into three segments thus

Customer Information Section

Personal Information Section

Location and Account Information

Customer Details

Customer Information Section

Type *

Code *

Official Name

Name *

Location and Account Information

Physical Address

Postal Address *

Phone No1 *

Phone No2

Email

TIN

Digital Address

Location and Account Information

Bank Name

Bank Branch

Account Number

[Attach Files](#)

Personal Information Section


Last Name Occupation

Other Name ID1 Type

Title ID1 No

Birth date ID2 Type

Gender ID2 No



Customer Creation Process

Save Reset

Customer Details

Customer Information

Type * 1

Code * 2

Official Name 3

Name * 4

Location & Account Information

Physical Address 15

Postal Address * 16

Phone No1 * 17

Phone No2 18

Email 19

TIN 20

Digital Address 21

Personal Information

Last Name 5

Other Name 6

Title 7 --Select--

Birth date 8

Gender 9 --Select--

Occupation 10

ID1 Type 11 -- Select ID type --

ID1 No 12

ID2 Type 13 -- Select ID type --

ID2 No 14

Bank Name 22

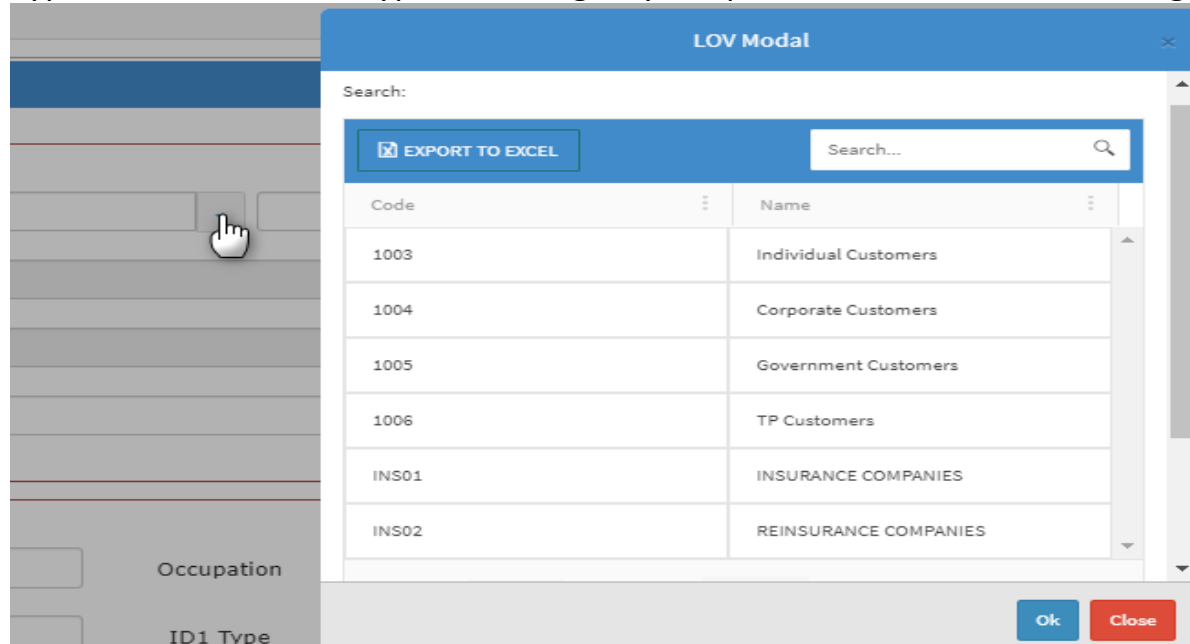
Bank Branch 23

Account Number 24

25 Attach Files

CUSTOMER ACCOUNT BIO DATA

Type **1** Click on the Type LOV will give you options for all the various categories of customers thus:





Please note that except corporate customers where Personal Information segment is not applicable, all the other customer type groupings have same layout.

Code **2** Customer code is generated officially by the system using two official letter prefix follow by seven numbers

Customer codes

Customer Type	Prefix	Sample Code
Individual Customer	ID	ID0000007
Corporate Customer	CP	CP0000007
Government Customer	GV	GV0000007

Official Name : Its automatically generated by the system once user enter Name of Customer. All documents printed from the system thus schedules, certificates, debit notes, credit notes, client statement will bear the official name

Name : Enter name of Customer here.

Note: Names entered officially shows at official name. User can decide to enter all the names of the customer here and ignore the last Name and Other Name fields as illustrated below:

The screenshot shows a web form titled "Customer Details". It is divided into two main sections: "Customer Information" and "Personal Information".

Customer Information:

- Type *: 1003 (dropdown menu) Individual Customers (button)
- Code *: (empty text box)
- Official Name: Anita Afua Mensah (text box)
- Name *: Anita Afua Mensah (text box)

Personal Information:

- Last Name: (empty text box)
- Other Name: (empty text box)
- Select ID type -- (dropdown menu)

Or Firstname is entered at Name, last name entered and other name

This screenshot shows the same "Customer Details" form as above, but with different data entered in the "Personal Information" section.

Customer Information:

- Type *: 1003 (dropdown menu) I (button)
- Code *: (empty text box)
- Official Name: Anita Afua Mensah (text box)
- Name *: Anita (text box)

Personal Information:

- Last Name: Mensah (text box)
- Other Name: Afua (text box)
- Select ID type -- (dropdown menu)

Last Name: **5** Enter last name of Customer here if applicable

Other Name : **6** Enter other names of the customer if applicable. This will be used for future search in cases where there multiple occurrence of one user name

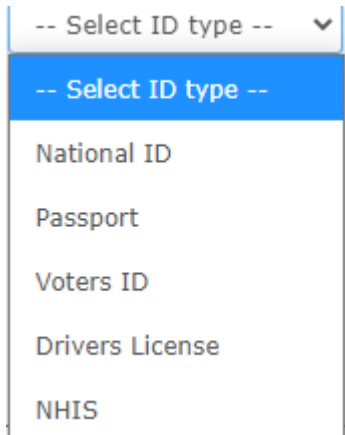
Title : **7** : Drop down on the field to select the title of the customer if applicale

BirthDate: **8** Enter birthday of Customer using the date picker. Note that its an NIC requirement and will be needed to generate sticker for customer

Gender **9** : Drop down on the field to select customer gender. This is applicable to only individual customer category

Occupation: **10** Enter occupation of the customer

ID Type: **11** Drop down on the ID1 and ID2 fields to select the ID type applicable



A dropdown menu with a blue header containing the text "-- Select ID type --" and a downward arrow. The menu is open, showing a list of options: "-- Select ID type --" (highlighted in blue), "National ID", "Passport", "Voters ID", "Drivers License", and "NHIS".

ID No : ¹² Enter the number on the ID here at ID1 No and ID2 No.

Enter details for below at Account information:

Physical Address ¹⁵


Postal Address ¹⁶

Phone No1. ¹⁷

Phone No2 ¹⁸

Email ¹⁹


Tin No. ²⁰


Digital Address 


Bank Details

If available kindly enter. It will be used during claims settlement and other financial transactions

Bank Name 

Bank Branch 

Account Number 

File Attachment: Click on the file attachment icon  to attach driving licence and other documents required from the client to create the account

Bank Name

Bank Branch


Account Number

 **Attach Files**

File Upload

Select File(s) No file chosen

Description

 Double click on a file to preview it

File Name	Customer Code	Description	Status	Cl
No items to display				

0 150 items per page

SAVING AND GENERATING CUSTOMER ID

The screenshot shows a web form for 'Customer Details'. At the top left, there are two buttons: 'Save' (highlighted with a red box) and 'Reset'. A callout box with a black background and white text points to the 'Save' button, containing the text: 'Once done, click on save to generate the customer ID'. The form is divided into several sections:

- Customer Information:** Includes fields for 'Type *' (value: 1003, dropdown: Individual Customers), 'Code *' (value: ID0000059, with a red text overlay 'Customer ID generated'), 'Official Name' (value: Anita Afua Mensah), and 'Name *' (value: Anita).
- Personal Information:** Includes fields for 'Last Name' (value: Mensah), 'Other Name' (value: Afua), 'Title' (dropdown: --Select--), 'Birth date', 'Gender' (dropdown: --Select--), 'Occupation', 'ID1 Type' (dropdown: -- Select ID type --), 'ID1 No', 'ID2 Type' (dropdown: -- Select ID type --), and 'ID2 No'.
- Location & Account Information:** Includes fields for 'Physical Address', 'Postal Address *' (value: PMB NB 567, Accra North), 'Phone No1 *' (value: 0242223516), 'Phone No2' (value: 0245847), 'Email' (value: anitamer), 'TIN' (value: 3432342), and 'Digital Address'. At the bottom of this section is an 'Attach Files' button.

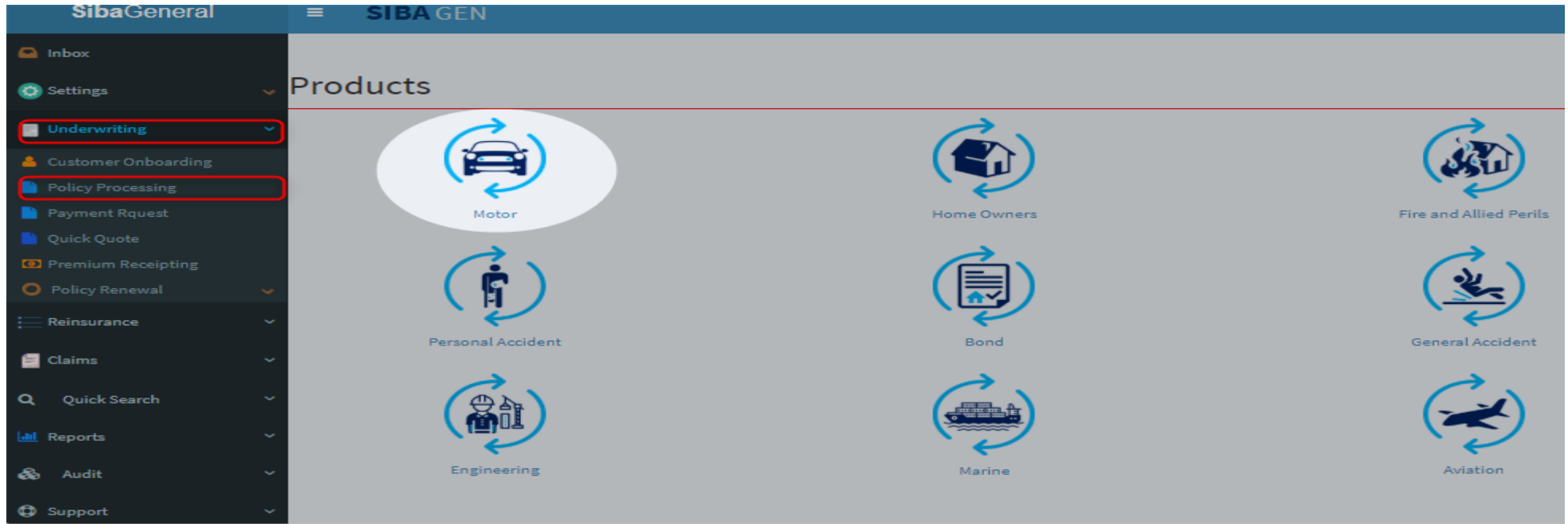
CHAPTER FOUR - Motor Quotation and Policy Process

** there are two levels of Policy Quotation:

1. Quick Quote
2. Detailed Quote/ Policy Processing

Quotation requests are usually received through emails, calls and personal requests. The request is assessed to ensure that all relevant information necessary to allow for a quote to be given is available.

The quotation is then prepared in the software and the relevant quotation schedule and invoice sent to the insured. The process is first stage of underwriting a policy in SibaGen.



Quotation/Policy Process Status Dashboard

The screenshot displays the 'Policy Underwriting' dashboard. A search bar at the top allows filtering by 'Customer code/name, vehicle # or policy number', 'From Date', and 'To Date'. A 'Product List' dropdown is open, showing various insurance products. A table below lists the status of quotations/policies, including columns for Status, Policy Number, Product, SubClass, and Customer ID. Callouts provide instructions on searching, navigating to other dashboards, and starting the creation process.

Search for Quotation/Policies underwriting process status using Customer Code, Vehicle Number, Policy Number, Created Date From and Created Date To parameters

Click here to easily navigate to other products quotation/policy underwriting process dashboard

Click here to start quotation/policy creation Process

Dashboard listing of Quotations/Policies status

Status	Policy Number	Product	SubClass	Customer ID	Name	Start Date
Pending Confirmation	SAC-6000-20-0003937-P	Motor	Motor Private Comprehe...	ID0000059		
Pending Approval	SAC-6000-20-0003929-P	Motor	Motor Private Comprehe...	CP0000046		
Pending Approval	SAC-6000-20-0003924-P	Motor	Motor Private Comprehe...	CP0000043		
Pending Approval	SAC-6000-20-0003918-P	Motor	Motor Private Comprehe...	ID0000028		
Pending Approval	SAC-6000-20-0003915-P	Motor	Motor Private Comprehe...	ID0000032		
Pending Confirmation	SAC-6000-20-0003914-P	Motor	Motor Private Comprehe...	ID0000030		
Pending Confirmation	SAC-6000-20-0003912-P	Motor	Motor Private Comprehe...	CP0000041		
Pending Confirmation	SAC-6000-20-0003896-P	Motor	Motor Private Third Party	ID0000054	TREBLIG KWESI OSNAD	2020-07-16T03:40:43

Product List:

- Motor
- Travel
- Fire
- Home Owners
- Bonds
- General Accident
- Liability-Workmen
- Liability-Others
- Engineering - CAR
- Engineering - EAR
- Engineering - Others
- PA-Individual
- PA - Group Named
- PA - Group Un-Named
- Marine Hull
- Marine-Cargo/Open
- Aviation
- Oil and Gas

Policy/Quote Header

Save Process Actions Reset REF POLICY NUMBER Search by Reference No. Q

A Policy Details **B** Risk Details **C** Premium **D** Fees **E** RI Details **F** Endorsements **G** Documents **H** Conditions & Clauses **I** Claims **J** Payments

Policy Header

1 Main Product 6000 MOTOR

2 Sub Product *

3 Branch *

4 SBU

5 Insurance Type * 6

7 Biz Source *

8 Currency *

9 Start Date * 22/07/2020 17:10: End date * 21/07/2021 17:10:

10 Policy Days 365 11 JW Year 2020

Customer Details

12 Code *


13 Address

14 Tel No

15 Loss Payee

16 Ownership

17 Ref. No. 18 Quotation/Policy No. 19 Endorsed No. 0 20 Renewed No. 0

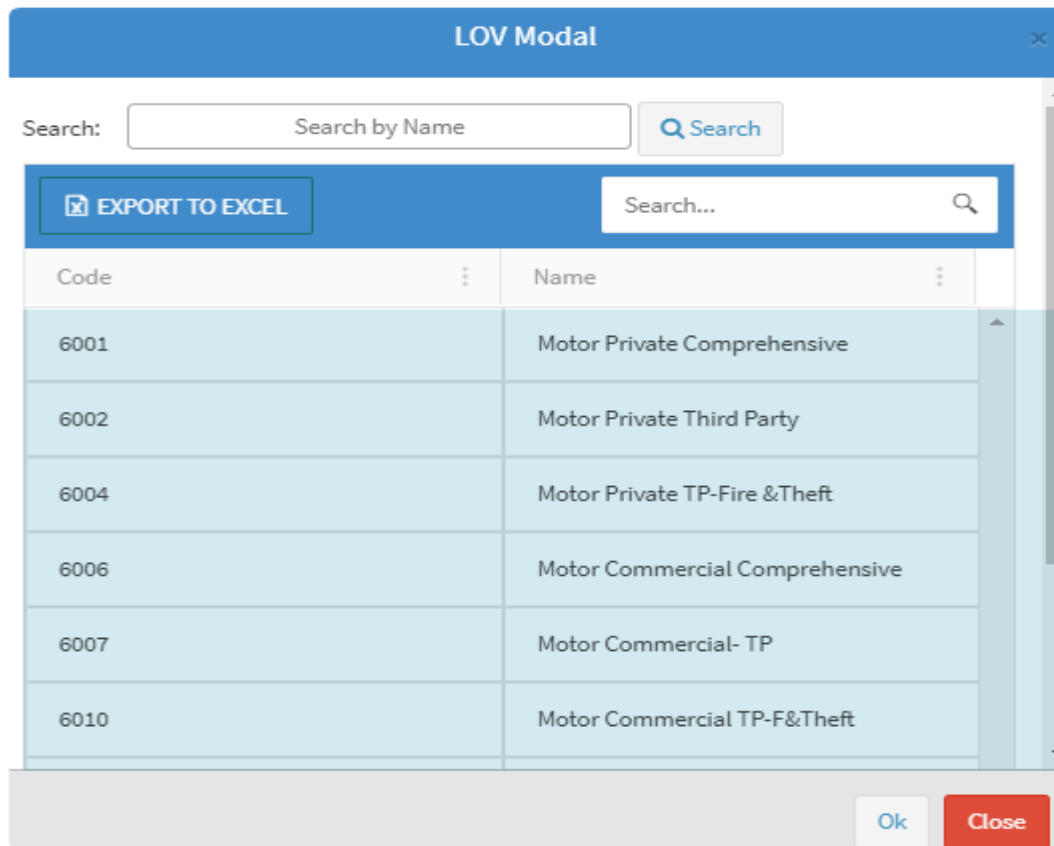


1 Main Product

This does not allow for selection. System automatically default to motor product as indicated above

2 Sub Products

This LOV will allow user to select the various subtypes of motor product as illustrated below:



The screenshot shows a 'LOV Modal' window with a search bar and a table of product subtypes. The table has two columns: 'Code' and 'Name'. The data rows are as follows:

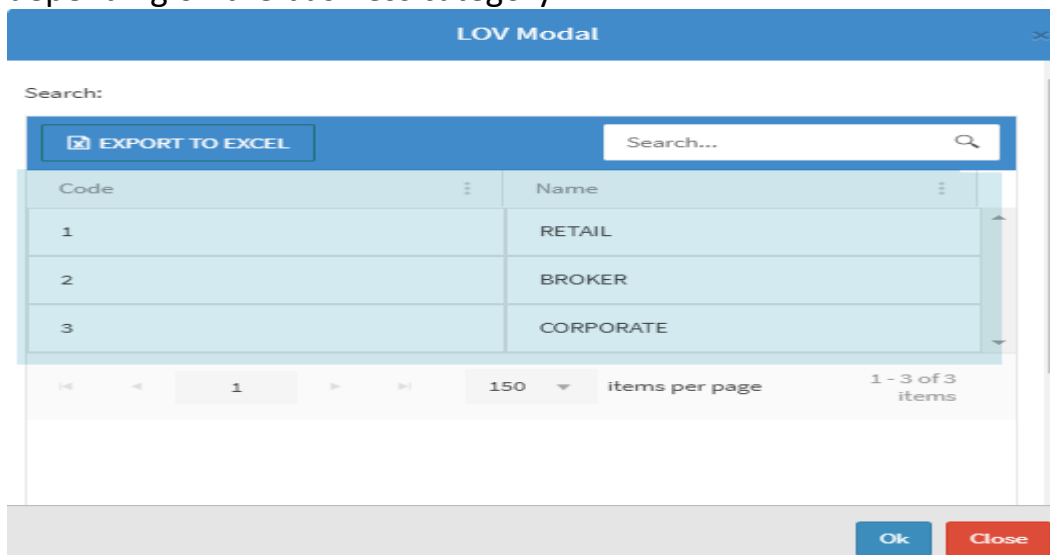
Code	Name
6001	Motor Private Comprehensive
6002	Motor Private Third Party
6004	Motor Private TP-Fire &Theft
6006	Motor Commercial Comprehensive
6007	Motor Commercial- TP
6010	Motor Commercial TP-F&Theft

3 Branch

Click to select the operating office or branch for user. Users mapped to their offices will have their office automatically defaulted

4 SBU

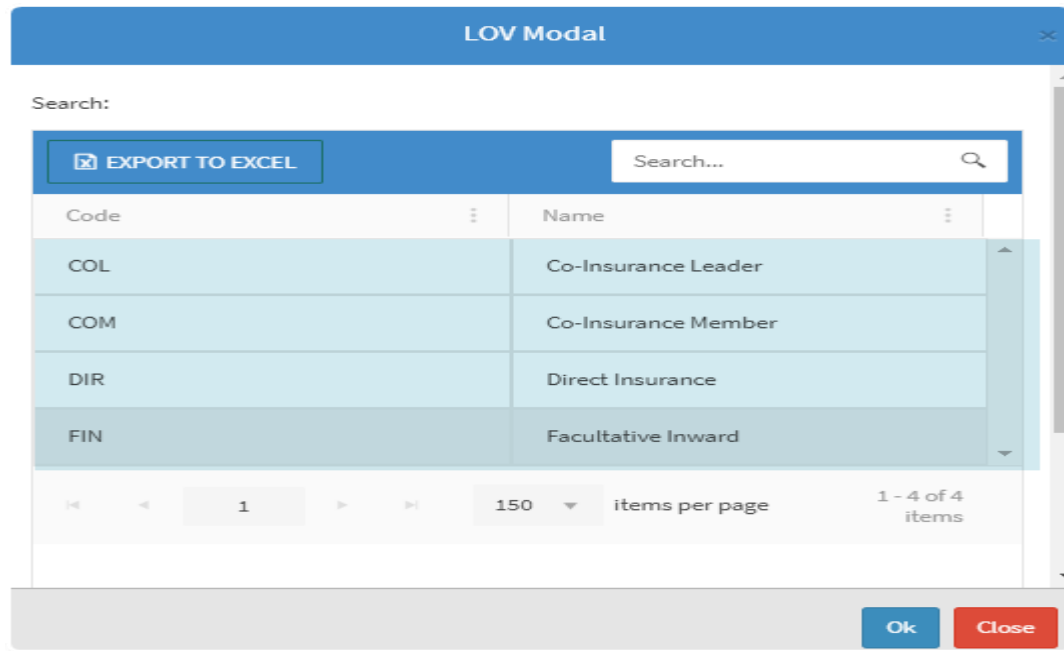
SBU simply means Strategic Business Unit. Instead of earlier branch operations where each branch has broker, corporate and retail units, there is only going to be one branch office. Users are expected to pick the appropriate strategic business unit depending on the business category:



NB. Except Broker and Corporate branches that are mapped to only Broker SBU and Corporate SBU, all the other branches are mapped to Broker, Corporate, Retail SBU's

5 Insurance Type

The insurance type refers to the various ways Star Assurance accepts business from other insurance Companies. Click on the insurance type LOV to display the various insurance sources and select the applicable one thus:



NB. Note the below of the various insurance types:

1. Direct

Choose this when Star Assurance is the Primary Insurer(Normal Business from walk in clients, Brokers and Agents)

2. Inward


Choose this when the business is from another insurance company as Facultative Reinsurance (FAC inward business)

3. Coinsurance Leader

Choose this when Star Assurance is Coinsuring with another insurance company and is acting as a leader or taking a greater % of the risk

4. Coinsurance Member

Choose this when Star Assurance is Coinsuring with another insurance company and not the leader or not taking a greater % of the risk

6 NB. If Inward, Coinsurance Leader and Coinsurance Member is selected, enter the company share menu  for participating companies allocations

7 Business Source

This field allows you to select the source of business or means by which the business comes to Star Assurance. Click the LOV to select the appropriate:

LOV Modal

Search:

EXPORT TO EXCEL Search...

Code	Name
AGM	AGENTS
BKM	BROKER
DIR	DIRECT

1 150 items per page 1 - 3 of 3 items

Ok Close

8 Currency

Click Currency to select the currency in which the policy is being issued with the appropriate rates as indicated as indicated below:



LOV Modal

Search:

EXPORT TO EXCEL Search... Search...

Code	Name
GHS	1
GBP	6.5
USD	5.3
EUR	6.3

1 150 items per page 1 - 4 of 4 items

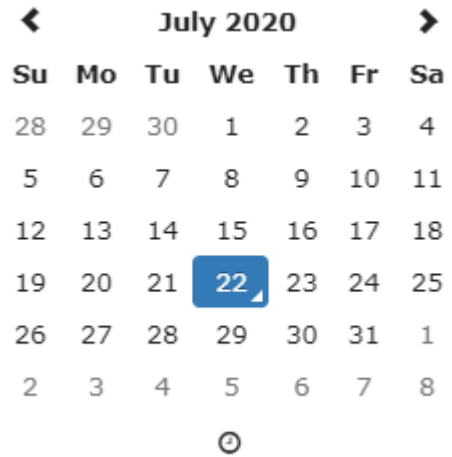
Ok Close

9 Start and End Dates

The start date and end date are used to indicate the policy cover period.

NB. The start date is defaulted to system date (Today's date)

The system comes with an intuitive and easy-to-use date picker calendar as shown below:



A calendar for July 2020. The days of the week are listed as Su, Mo, Tu, We, Th, Fr, Sa. The dates are arranged in a grid. The date 22 is highlighted with a blue square. Below the grid is a small circular icon with a clock face.

July 2020						
Su	Mo	Tu	We	Th	Fr	Sa
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

10 Policy Days

This is automatically defaulted in the system using the number of days between the start and end dates.

11 UW Year

UW Year is automatically defaulted in the system

12 Customer Details

Use all combination of names to search with the extensive search parameter here. Verify the customer by name, Address, Mobile or Phone Number and other relevant information.

If the customer is not found, Search again with another name.

Customer Details

Code * ID0000028 Kwabena Acheampc

Address

Tel No 0242223516

Loss Payee

Ownership Kwabena Acheampong

LOV Modal

ac Search

EXPORT TO EXCEL Search...

Code	Full Name	Date of Birth
CP0000041	MAYBACH MUSIC GROUP	
CP0000044	JACQUAY WELLINGTON P...	
ID0000028	Kwabena Acheampong	

Enter any character of customers name to search

Use this search feature for further filtering

For a customer that does not exist, click on the  button to go through the customer registration process.

The below customer details are automatically populated once a client is selected

13 Address

14 Tel No

16 Ownership

The ownership field is defaulted to the Client name selected. This field print on the policy schedules. The field is editable. For normal clients leave the name as it.

If the name to appear on the schedule is different from the client name, then edit the field as appropriate. Such situations may arise in the scenarios where there is:

- Joint Ownership of a property
- A property sold but not yet transferred

In these scenarios:

Register only one name and in the Assured field add the joint name separated by / as below:

Eg. Client name: John Mensah

Interest Party: Star Assurance Company Ltd

Assured Name: John Mensah/ Star Assurance Company Ltd



15 Loss Payee:

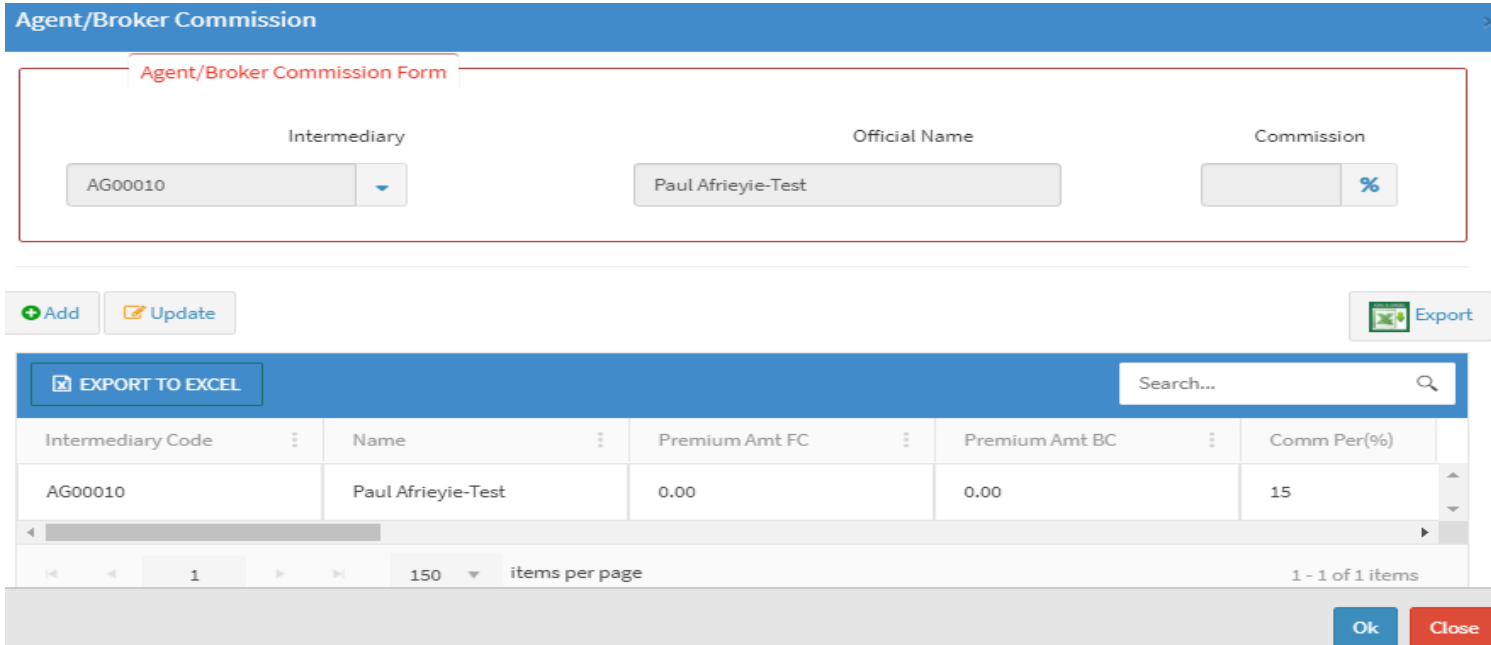
Use this to indicate Interest on the policy by a Bank or financial institution

Commission

For policies with Agent/Broker as source of business, the commission button is enabled for users to confirm the entry details of the agent/broker as illustrated below:

Policy Header		Customer Details	
Main Product	6000 MOTOR	Code *	CP0000041 MAYBACH MUSIC G
Sub Product *	6001 Motor Private Comprehe	Address	AIRPORT CITY, ACCRA
Branch *	1003 ACHIMOTA	Tel No	0302678876
SBU	1 RETAIL	Loss Payee	
Insurance Type *	DIR Direct Insurance	Ownership	MAYBACH MUSIC GROUP
Biz Source *	AGM AGENTS	Intermediary *	
Currency *	GHS 1	Ref. No.	Quotation/Policy No.
Start Date *	22/07/2020 20:05:	End date *	21/07/2021 20:05:
Policy Days	365	UW Year	2020
		Endorsed No.	Renewed No.
		0	0

1. Click on  to select Agent/Broker applicable. open the commission menu. 



Agent/Broker Commission Form

Intermediary: AG00010
 Official Name: Paul Afrieyie-Test
 Commission: 15%

Intermediary Code	Name	Premium Amt FC	Premium Amt BC	Comm Per(%)
AG00010	Paul Afrieyie-Test	0.00	0.00	15

1 - 1 of 1 items

2. Once an agent/broker is selected, system automatically enters the name and commission % based on the commission setup done.

Note the below action button after adding the agent/Broker

17 Reference Number

Once a policy is saved successfully for the first time, a policy reference number will be generated. This number is a unique number of the policy which is also referenced in policy/Quotation number, endorsement numbers etc

Eg.

Ref. No.	Quotation/Policy No.	Endorsed No.	Renewed No.
3937	SAC-6000-20-0003937-P	0	0

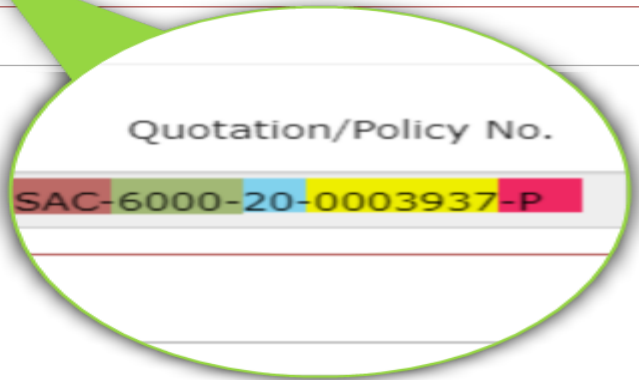
18 Quotation/Policy Number

This number is also generated on first save of a quotation or policy. This number is printed on document printouts (Policy Schedule, Endorsement Schedule, FAC closing Slip, FAC Offer slip, Covering letter, Debit notes, Credit notes, Claims credit note, and Renewal notices)

Same format is used for quotation except a suffix type of Q is used to replace P

NB. In SibaGen, all saved policies are quotes. Once a quote is approved, its assumed a policy

Ref. No.	Quotation/Policy No.	Endorsed No.	Renewed No.
3937	SAC-6000-20-0003937-P	0	0



New Policy Number Structure

SAC indicates Star Assurance

6000 indicates system Class of Business code. Fire will have 3000, Travel is 9000, Engineering is 2000

20 indicates Policy Year

00003937 system generated Reference Number

P indicates it's a Policy.

19 Endorsement Number

This is used for endorsement count on the policy

Ref. No.	Quotation/Policy No.	Endorsed No.	Renewed No.
3839	SAC-2000-20-0003839-P	1	0

20 Renewal Number

This is used for renewal count on the policy

Ref. No.	Quotation/Policy No.	Endorsed No.	Renewed No.
3826	SAC-6000-20-0003826-P	0	1

MOTOR RISKS/VEHICLE DETAILS

Click this tab **Risk Details** to continue entry on the vehicle details, the risks cover, loading and discount, excess, accessories and other details specific to the vehicle

The screenshot displays the 'Risk Details' tab in the BIC Technologies software. The interface features a top navigation bar with tabs labeled A through J. The 'Risk Details' tab (B) is selected. Below the tabs are two main sections: 'Policy Header' and 'Customer Details'. The 'Policy Header' section contains fields for Main Product (6000), Sub Product, Branch, SBU, Insurance Type, Biz Source, Currency, Start Date (22/07/2020 17:10), End date (21/07/2021 17:10), Policy Days (365), and UW Year (2020). The 'Customer Details' section contains fields for Code, Address, Tel No, Loss Payee, and Ownership. At the bottom right, there are fields for Ref. No., Quotation/Policy No., Endorsed No. (0), and Renewed No. (0). A 'Vehicle Details' button is visible at the bottom left of the form area.

Clicking on the vehicle details [Vehicle Details](#) takes you another window as illustrated below:

The screenshot displays the 'Risk Details' tab in the SIBAGEN system. A red arrow points to the 'Add Vehicle' button. Below the buttons is an 'EXPORT TO EXCEL' button and a table with columns: VehID, Risk Code, Risk Name, Veh Reg. No, Net Premium, Sum Insured. A pagination bar shows '0' items per page.

Main details of the vehicle captured here are the risks type, make& model, body types, usage dates, number of seats, NCD, excess and other information that affects the tariff ratings of the policy

Motor Risks

Enter Vehicle Details


1	Motor Risk *	<input type="text"/>	3	Issue Date *	<input type="text"/>	4	Retro. Date *	<input type="text"/>
2	Prem. Basis *	Select basis	5	Risk Start Date *	<input type="text"/>	6	Risk End Date *	<input type="text"/>
7	Registration No *	<input type="text"/>	27	Ded. Excess%	<input type="text"/>	28	Buy Excess ?	No
8	Chassis No *	<input type="text"/>	29	Excess narration	<input type="text"/>			
9	Engine No.	<input type="text"/>	30	Loss Payee ?	No			
10	Make *	<input type="text"/>	31	Payee Name	<input type="text"/>			
11	Model *	<input type="text"/>	32	Sticker No.	<input type="text"/>			
12	Body Type	<input type="text"/>	33	GIA No.	Enter Number			
13	Color *	<input type="text"/>	34	Brown Card No.	Enter Number			
14	Manuf. Year *	--Select--	15	Age Load%	<input type="text"/>	35	Cover Note No.	Enter Number
16	Cubic Cap. *	0	17	CC Load % *	0			
18	No. Of Seats *	<input type="text"/>	19	Extra Seat Load *	<input type="text"/>	36	Additional Info	<input type="button" value="Additional Info"/>
20	NCD Years *	<input type="text"/>	21	NCD % *	<input type="text"/>			
22	Vehicle Value *	0	23	Rate *	0			
24	Addition TPPD? *	No	26	Rate	<input type="text"/>			
25	TPPD Value	0						

Activate Windows
Go to Settings to activate Windows.

Ok Reset Cancel

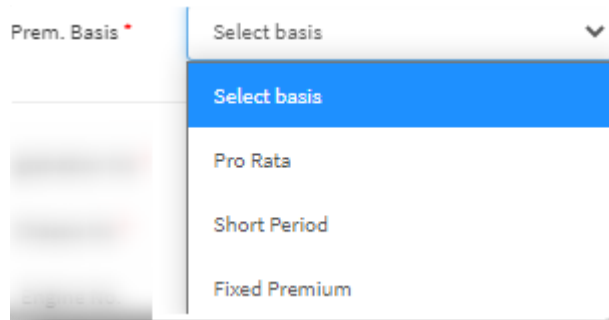
1 Motor Risks

This refers to the actual risks being insured. Note that calculations of premium and certificate wordings are all based on risks type selected. At clicking the LOV the below window will open with different risks types for selection:



Code	Name	RiskID
1001	Private Individual(X1)	1
1036	Private Company(X4)	2
1003	Motor Cycle	7
1008	Ambulance/Hearse	8
1044	Own Goods Z.300 (upto - ...	9
1037	Own Goods Z.300 (Above ...	10

Premium basis



There are three basis on which premium calculations is done thus, Pro Rata, Short Period and fixed Premium

ProRata method calculates policy Premium over 365 days (one year) while the Short Period method calculates Premium based on a scale of rate over a period of Months. e.g Period not Exceeding:

1 Month = $\frac{1}{4}$ of Annual rate

2 Months = $\frac{3}{8}$ of Annual rate

3 Months = $\frac{1}{2}$ of Annual rate

4 Moths = $\frac{5}{8}$ of Annual rate

6 Months = $\frac{3}{4}$ of Annual rate

8 Months = $\frac{7}{8}$ of Annual rate

Period Exceeding 8 Months = Full Annual Premium

Flat premium allows user to over-write any premium calculations based on rights and authorization

Short Period: This is defaulted automatically once the policy is less than 365 days

Issue Date *	23/07/2020 16:04:21	Retro. Date *	23/07/2020 16:04:21
Risk Start Date *	23/07/2020 16:04:21	Risk End Date *	22/07/2021 16:04:21
			365

3 Issue date

The Issue Date is defaulted to the system date (Today's Date). For policies which start date is today or in the future, the Issue Date is always the defaulted date ((Today's Date).

***For backdated policies (Cover notes from brokers Agents), the Issue Date should always be the Policy start date.

4 Retro Date

This is to indicate effective date of back dated policies

5 Risks Start and 6 End Date

Risks Start and end date are used to indicate the risks cover period.

NB. Risks dates are defaulted to policy start and end dates selected earlier on policy header

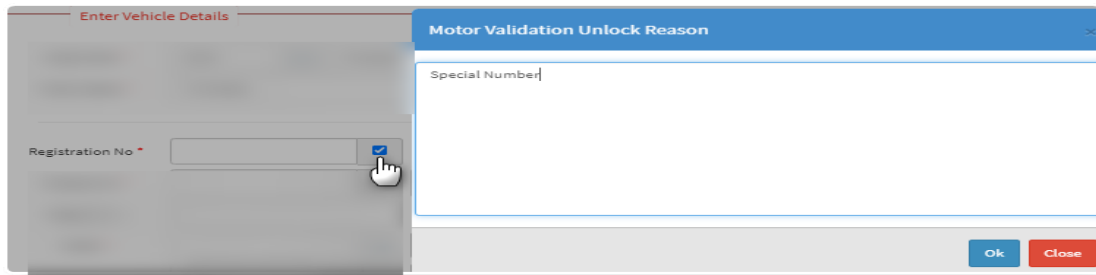
7 Registration Number

Enter the Vehicle Registration number here (e.g GE 4376 – 17). When the same registration number exists in the system, there will be a warning message.

Over rider for Registration Number

All vehicle numbers entered are validated according to current standard. Use the over rider feature for registration number for customized numbers.

When checked, a modal pops up for user to enter reason for using the registration number override

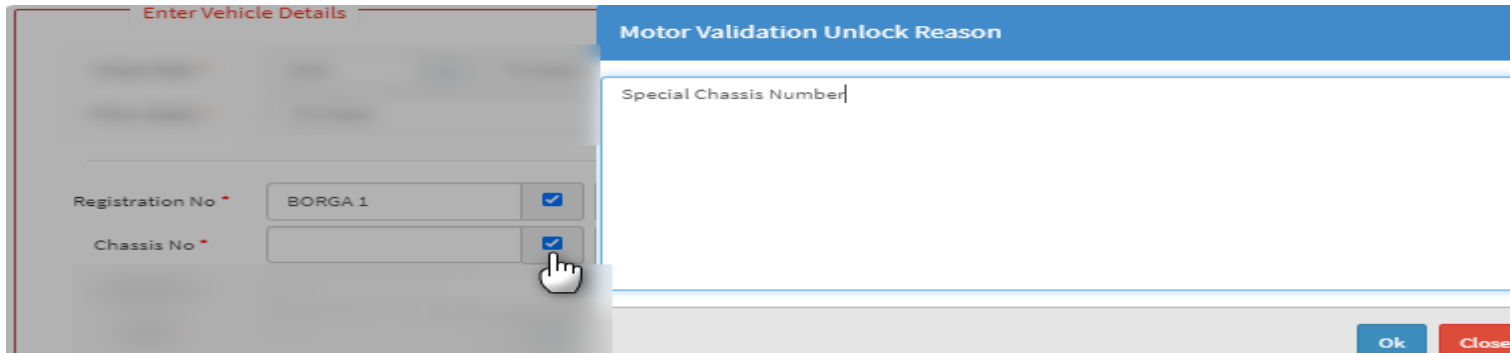


7 Chassis Number

Enter the Vehicle Chassis number here (e.g 1FMCU8K95EUD46368).When the same chassis number exists in the system, there will be a warning message.

Ove rider for Registration Number

For chassis number greater than 23 character, use the chasis number ove rider feature



The screenshot shows a web form titled "Enter Vehicle Details". On the left, there are input fields for "Registration No" (containing "BORGA 1") and "Chassis No", each with a blue checkmark icon to its right. A mouse cursor is pointing at the checkmark for "Chassis No". On the right, a blue header reads "Motor Validation Unlock Reason". Below this header is a text area labeled "Special Chassis Number" with a cursor at the end of the line. At the bottom right of the form are "Ok" and "Close" buttons.

8 Engine No.

Enter applicable engine number if available

10 Make

Click on the make LOV to select the appropriate make of the vehicle

11 Model

Click on the model LOV to select the appropriate model of the vehicle

12 Body Type

Drop down on the body type field to select the appropriate body type of the vehicle

13 Colour

Enter the appropriate year of colour of the vehicle

14 Manufacturing Year

Drop down on the manufacture field to select the appropriate manufacturing year of the vehicle.

Note that the manufacturing year cannot be less than the year of registration. This is validated in the system

15 Age Loading%

Enter age loading% if applicable. By default, its 0%

16 Cubic Capacity

Enter the applicable cubic capacity of the vehicle. Eg. 1600, 1800,2000 etc

17 Cubic Capacity%

Enter age loading% if applicable. By default, its 0%

18 Number of seats

This field refers to the number of seats of the vehicle being insured. It is used for extra seat premium calculations.

19 Extra Seat Loading

By default, number of seat is defaulted for each risks/usages. For risks/usages which Extra seat is applicable once user pad the number of seat, extra seat is calculated automatically.

The screenshot displays the 'Enter Vehicle Details' form with the following fields and values:

Field	Value
Motor Risk	1001
Prem. Basis	Pro Rata
Registration No.	BORGA 1
Chassis No.	1FMCU8K95EUD46368
Engine No.	
Make	FORD
Model	EXPLORER
Body Type	SUV
Color	Black
Manuf. Year	2015
Cubic Cap.	1600
No. Of Seats	8
NCD Years	1
Private Individual(X1)	
Reason	
Reason	
FORD	
EXPLORER	
SUV	
Age Load%	0
CC Load %	0
Extra Seat Load	15
NCD %	25

From the above, since X1 is the risks selected, once number of seats entered is 8, system automatically calculate the extra seat premium of the additional premium which is equal to 15

20 NCD Years and 21 NCD%

This field allows you to apply the NCD during the time of underwriting. Use 1, 2, 3.... For first year, second year, third year no claims discount respectively. Thus if you want to apply first year NCD% enter 1, If you want to apply second year NCD% etc. Once the field is entered, the system will automatically select the appropriate NCD % at the NCD % field accordingly.

22 Vehicle Value and 23 Rate%

For all Motor Comprehensive products, once a risks is selected. User is expected to enter value of the vehicle for premium calculation. The rate is automatically generated by the system based on the risks selected.

Motor Risk *	1001	Private Individual(X1)
Prem. Basis *	Pro Rata	
Registration No *	BORGA 1	<input checked="" type="checkbox"/> Reason
Chassis No *	1FMCU8K95EUD46368	<input checked="" type="checkbox"/> Reason
Engine No.		
Make *	FORD	FORD
Model *	EXPLORER	EXPLORER
Body Type	SUV	SUV
Color *	Black	
Manuf. Year *	2015	Age Load% * 0
Cubic Cap. *	1600	CC Load % * 0
No. Of Seats *	8	Extra Seat Load * 15
NCD Years *	1	NCD % * 25
Vehicle Value *	200000	Rate * 5

24 Additional TPPD and 25 TPPD Value

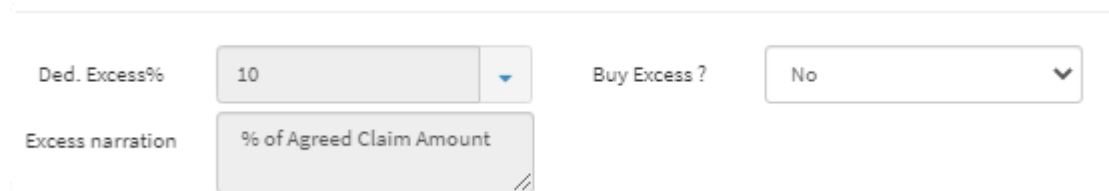
When a client requests for additional TPPD, select Yes option at the Additional TPPD drop down and enter the sum insured at the TPPD value.

TPPD rate is defaulted based on the risks selected.

27 Ded. Excess% 28 Buy Excess and 29 Excess Narration

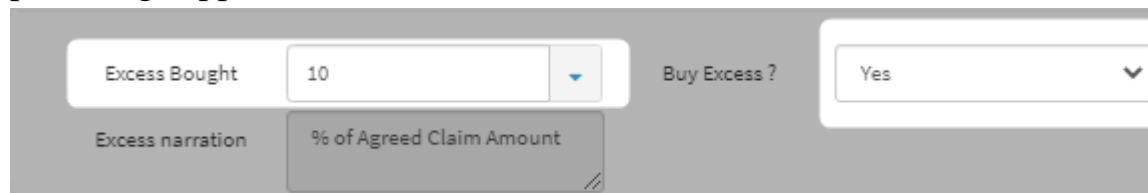
Deductible Excess is only applicable for Comprehensive and TP Fire and Theft Policies.

On default, Buy excess drop down is No. Where the deductible excess% and narration is defaulted accordingly



The screenshot shows a form with three fields: "Ded. Excess%" with a value of 10, "Buy Excess?" with a dropdown menu set to "No", and "Excess narration" with a dropdown menu set to "% of Agreed Claim Amount".

If the Buy Excess down option selected is “Yes”, system will automatically activate the deductible excess % LOV to select the percentage applicable as illustrated below:



The screenshot shows a form with three fields: "Excess Bought" with a value of 10, "Buy Excess?" with a dropdown menu set to "Yes", and "Excess narration" with a dropdown menu set to "% of Agreed Claim Amount".

30 Vehicle Interest Loss Payee and 31 Loss Payee Name

For fleet policies, if loss Payee is applicable on a particular vehicle, drop down to Loss Payee and enter Loss Payee name

32 Sticker Number

This is automatically generated by the system once the policy is approved and posted to NIC MID

33 GIA Number

If applicable, enter GIA Number here

34 Brown Card No

If applicable, enter Brown Card Number here

34 Cover Note Number

If applicable, enter cover note Number here

36 Additional Info

This is used to ask client about his/her engagement with other insurance for risks assessment purpose. Check Yes/No for the questions and give further descriptions accordingly

Risk Additional Details

Have you insured with any another insurance company ?

Yes/No Description

Has any insurance company in connection with any motor vehicle declined your Proposal ?

Yes/No Description

Has any insurance company in connection with any motor vehicle canceled your policy?

Yes/No Description

Payee Name

Sticker No.

GIA No.

Brown Card No.

Cover Note No.

Additional Info

Saving Vehicle Interest

Brown Card No.

Cover Note No.

[Additional Info](#)

Click ok to save vehicle interest details.

Motor Risks

Motor Risk *

Prem. Basis *

Registration No * Reason

Chassis No * Reason

Engine No.

Make *

Excess Bought

Excess narration

Loss Payee ?

Pavee Name

Retro. Date *

Risk End Date *

Buy Excess ?

Confirm!


Are you sure you want to add new motor risk?

Risks Details with Added Vehicles

The screenshot shows the 'Risk Details' tab in the SIBAGEN system. The interface includes a navigation bar with tabs for Policy Details, Risk Details (with a '2' notification), Premiums, Fees, RI Details, Endorsements, Documents, Conditions & Clauses, Claims, and Payments. Below the navigation bar is a toolbar with buttons: Add Vehicle, Edit Vehicle, Remove, Risk Cover, Discount / Loading, ReCalculate, Risk Fees, and Fleet Upload. A search bar is located on the right side of the toolbar. Below the toolbar is a table with columns: VehID, Risk Code, Risk Name, Veh Reg. No, Net Premium, Sum Insured, Total Premium, and Net Premium BC. The table contains two rows of data for vehicles 1512 and 1513. Callouts provide the following information:

- Add Vehicle:** Click to Add a new Vehicle
- Risk Details Tab:** Click to modify details of already added already
- 2 (Notification):** Indicates count of Vehicles in a fleet
- Risk Cover:** Indicates count of Vehicles in the grid
- Edit Vehicle:** Enter to view covers on a vehicle
- Search Bar:** Search for Vehicles in a grid

VehID	Risk Code	Risk Name	Veh Reg. No	Net Premium	Sum Insured	Total Premium	Net Premium BC
1512	1001	Private Individual(...	BORGA 13	3,022.00	55,000.00	3,107.00	3,022.00
1513	1001	Private Individual(...	Borga13	2,022.00	35,000.00	2,107.00	2,022.00

Once vehicles are added to the grid, user can always update vehicle details using the Edit Vehicle  Edit Vehicle button.

Risks Cover Details

It will not be required for a user to enter cover details during underwriting.

If further verification is required, user can enter risks cover menu to appraise with the various covers and charges as illustrated below:

The screenshot displays the 'Risk Covers' interface. On the left, a navigation menu includes 'Policy Details', 'Risk Details', 'Premium', 'Fees', and 'Risk Details'. A red arrow points to the 'Risk Cover' button in the 'Risk Details' section. The main interface shows a form for entering cover details and a table of existing covers.

Risk Covers Form:

Cover Code	Cover Name	Sum Insured	Rate	Annual Premium	Gross Premium	Net Premium
60003	Vehicle Value	55000	5	2750.00	2750.00	2750.00

Risk Covers Table:

Cover Code	Cover Name	Sum Insured FC	Sum Insured BC	Rate	Gross Premium FC	Gross Premium B
60003	Vehicle Value	55,000.00	55000.00	5	2750.00	2750.00
60022	Ecowas Perils	0.00	0.00	0	5.00	5.00
60023	Additional Perils	0.00	0.00	0	5.00	5.00
60005	TP Body Injury/Death Sta...	999,999,999.00	999,999,999.00	0	272.00	272.00
60004	P.A.B limit	5,000.00	5,000.00	0	20.00	20.00
200302	Third Party Property Da...	5,000.00	5,000.00	0	0.00	0.00

RISKS DISCOUNT/LOADING

[Discount / Loading](#)

To apply Vehicle Risks Level Loading and Discount, follow the below process to get it completed
Fleet discount and Staff discounts can all be applied from here

The screenshot displays the 'Risk Discount/Loading' interface. At the top, there are navigation tabs: Policy Details, Risk Details (2), Premium, Fees, RI Details (1), and Endorsements. Below these are action buttons: Add Vehicle, Edit Vehicle, Remove, Risk Cover, and Discount / Loading (highlighted with a red box). A red arrow points from the 'Discount / Loading' button to a modal window. The modal window has a title 'Risk Discount/Loading' and a table with columns: Code, Name, Percentage, Premium, and Amount. Below the table are 'Add', 'Update', and 'Remove' buttons. The main interface also features an 'EXPORT TO EXCEL' button and a table with columns: VehID, Risk Code, Risk Name, Veh Reg. No, Code, Name, Rate, DL Amount FC, DL Amount BC, and Type. The table contains two rows of data.

Code	Name	Rate	DL Amount FC	DL Amount BC	Type
SD001	Staff Discount	75	1699.88	1699.88	
01	Fleet Discount	15	339.97	339.97	

VehID	Risk Code	Risk Name	Veh Reg. No	Code	Name	Rate	DL Amount FC	DL Amount BC	Type
1512	1001	Private Individual(...	BORGA 13						
1513	1001	Private Individual(...	Borga13				2022.00	35000.00	2107.00

PREMIUM CALCULATION SUMMARY

Before saving, check Premium tab to verify summary breakdown of Net Premium, Excess, Discounts, Loadings, Fees etc

Policy Details
Risk Details 1
Premium
Fees
RI Details
Endorsements
Documents
Conditions & Clauses
Claims
Payments

Premium Summary

Net Premium to Customer: GHS 2321.50

↻ Recalculate Premium

📄 EXPORT TO EXCEL

Search...
🔍

Code	Description	FC_Amount	BC_Amount	Type
GRSPREM	Gross Premiums	3052.00	3052.00	P
EXCS	Buy Excess	0.00	0.00	L
NCD	NCD Summary for Risks	-755.50	-755.50	D
NIC	NIC Fee	20.00	20.00	F
EBC	Ecowas Brown Sticker Fee	5.00	5.00	F
ADJ	Adjusted Premium	0.00	0.00	M

Illustration of Premium Calculation in The System with a Test Case

	Limits &	Computation	RISK TYPE	HIRING CARS	CURRENCY	RATE
Own (Physical) Damage Premium (Vehicle	60,000.00	3,600.00	Currency	GHS	GHS	1
Third Party Basic Premium (Injury & Death)		387.00	Value of Vehicle	60,000.00	USD	5.9
Basic Premium		3,987.00	Rate	6%	GBP	6.5
Age Loading	10%	398.70	Seating Capacity	5	EUR	6.3
Cubic Capacity Loading	10%	398.70	Cubic Capacity			
Risk Load Premium		797.40				
Risk Premium		4,784.40				
DISCOUNTS						
No Claims Discount	25%	1,196.10				
Fleet Discount	5%	179.42				
Staff Discount	50%	1,794.15				
Premium		1,614.74				
OTHER LOADINGS						
Excess Bought	10%	360.00				
Extra Seat Loading	3	24.00				
Additional Perils		5.00				
ECOWAS Perils		10.00				
Personal Accident Benefit	5,000.00	20.00				
Third Party Property Damage Limit	5,000.00	0.00				
Gross Premium		2,033.74				
CHARGES						
NIC Contribution & Sticker Fee		20.00				
ECOWAS Brown Card		5.00				
TOTAL PREMIUM	GHS	2,058.74				

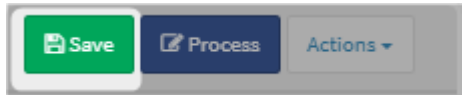
See attached excel



Motor Premium
Calculator.xlsx

CHAPTER FIVE

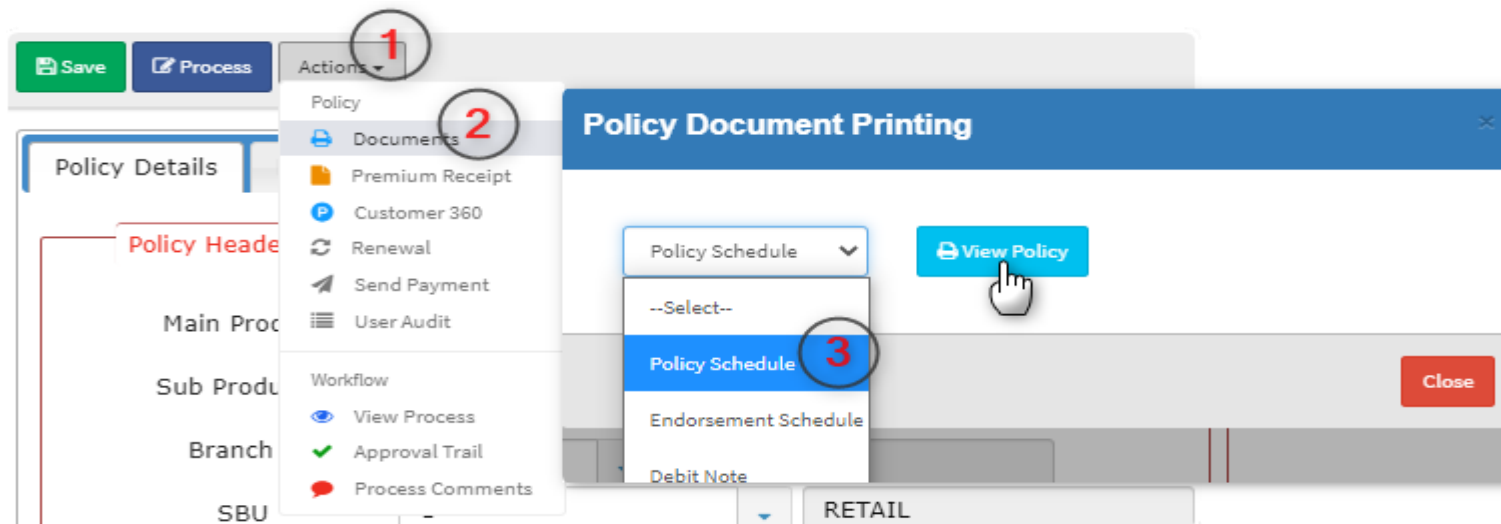
GENERATING A QUOTE



Once all the underwriting steps are completed, click on save button to save and generate quotation. All saved policies in Sibagen automatically assumed a quotation status.

Running a Quotation

Follow below steps to run quotation



Sample Quotation Document

POLICY SCHEDULE

Motor Private Comprehensive

Insured Name: Kwabena Acheampong **Policy Number:** SAC-6000-20-0003939-P
Insured Address: **Premium Due:(GHS)** 2,321.50
Occupation:
Loss Payee:
Broker/ Agent: -
Period of Insurance: 23-07-2020 to 22-07-2021
 (1) Both Days Inclusive
 (2) Any subsequent period for which the insured shall pay and the Company shall agree to accept a renewal premium.

Risk Details

Private Individual(X1)

Sr. No Reg. No. Mgr Yr.	Chassis No. Engine No. Make Model	Body Type No. of Seats Cubic Capacity Colour	Value TPPD Limit PA Limit Other Benefit	Gross Premium Net Premium	NCD Fleet Disc. CC Loading Age Loading	NIC Charges PA Charges Ecogas Perils Add Perils	Extra Seat Load Exx Bought Load Extra TPPD Charge Courtesy Car load	Deductible Excess
NAM1 2010	ASDFAS86YURTY FORD ESCAPE	SUV 5 1600 Black	55,000.00 5,000.00 5000.00	3,052.00 2,321.50	755.50 0.00 0.00 0.00	25.00 20.00 5.00 5.00	0.00 0.00 0.00 0.00	10.00 % of Agreed Claim Amount

Limitations as to use:

Use only for social, domestic and pleasure purposes and for the Policy holder's business

The policy does not cover:

Sending Quotation Via Email

The screenshot shows a software application window with a menu bar containing 'Print', 'Open', 'Save', 'Send Email', 'Bookmarks', 'Parameters', 'Resources', and 'Continuous'. The 'Send Email' menu is open, displaying a list of file types: Adobe PDF File..., Microsoft XPS File..., Microsoft PowerPoint File..., HTML File..., Text File..., Rich Text File..., Microsoft Word File..., OpenDocument Writer File..., Microsoft Excel File..., OpenDocument Calc File..., Data File..., and Image File... A red circle with the number '1' highlights the 'Send Email' menu item.

The main content area of the application displays a 'POLICY SCHEDULE' table with the following data:

POLICY SCHEDULE	
Motor Private Comprehensive	
mpompong	Policy Number: SAC-8000-20-000
	Premium Due:(GHS) 2,321.50

An 'Email Options' dialog box is overlaid on the application. It contains the following fields and content:

- Email: kumfojoy@gmail.com
- Subject: Quotation for Kwabena Akyeampong
- Message: Dear Sir/Madam, FYI
- Attachment: Report.pdf

At the bottom of the dialog box are 'OK' and 'Cancel' buttons. A red circle with the number '2' highlights the 'Email Options' dialog box title.

CHAPTER SIX

OTHER UNDERWRITING TABS/FEATURES

Fees

To verify details of all fees applicable on the policy. See illustration below

FEE CODE	FEE NAME	FC AMOUNT	BC AMOUNT	POL SYS id	END NO.
NIC	NIC Fee	20.00	20.00	3939	0
EBC	Ecawas Brown Sti...	5.00	5.00	3939	0

RI Details Tab

This tap keeps trail on RI apportionment automatically done by the SibaGen for view only. User can drill down on further apportionment by clicking on **RI Apportionments** >> **Treaty Share**. RI apportionment is only available after saving a poli

The screenshot displays the 'RI Details' tab in a software application. At the top, there are navigation tabs: 'Policy Details', 'Risk Details', 'Premium', 'Fees', 'RI Details', and 'Endorsements'. The 'RI Details' tab is active. Below the navigation, there are three main sections:

- 1 Reinsurance Details:** This section contains a table with columns: POLICY NUM, CLASS CODE, SC CODE, and UW YEAR. A data row is visible with values: SAC-6000-20-000..., 6000, 6001, and 2020. Below the table is a pagination control showing '1' and 'items per page'.
- 2 Treaty Apportionment:** This section contains a table with columns: TREATY CODE, TREATY TYPE, CLOSE FLAG, UNDERWRITING YEAR, and LIMIT FC. Two data rows are visible: one for 'OR' with 'OR' type, 'N' flag, '2020' year, and '500,000.00' limit; another for 'FAC-EXCESS' with 'FX' type, 'N' flag, '2020' year, and '0.00' limit. Below the table is a pagination control showing '1' and 'items per page'.
- 3 Treaty Share:** This section contains a table with columns: TREATY TYPE, RI COMPANY, SHARE %, and ALLOCATION %. A data row is visible with values: 'OR', 'INS012', '100', and '50'. Below the table is a pagination control showing '1' and 'items per page'.

Each section has an 'EXPORT TO EXCEL' button above its table. The sections are numbered 1, 2, and 3 in red circles, indicating a drill-down sequence from Reinsurance Details to Treaty Apportionment to Treaty Share.

Endorsement Tab

This tab is to keep trail on all endorsements passed on approved policies.

Endorsements

Endorsement Summary | Endorsement Details | Endorsement Schedule

EXPORT TO EXCEL | Search...

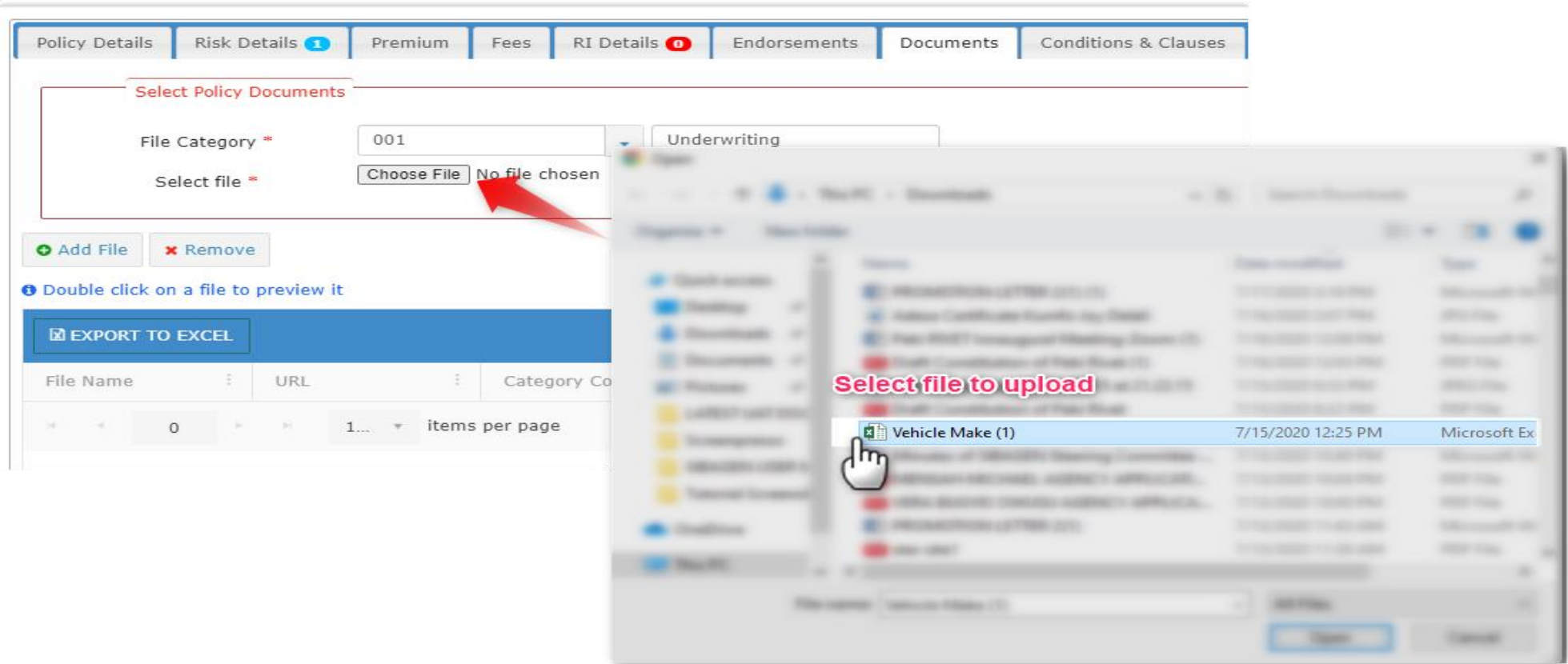
ID	ENDORSEMENT ...	ENDORSEMENT NAME	ENDORSEMENT ...	ENDORSEMENT ...	EFFECTIVE DATE	END DATE	NOT LIABLI
2342	MT09	General Endorsement	1	0	2020-07-13T10:5...	2021-07-12T10:5...	
2369	MT09	General Endorsement	2	0	2020-07-13T10:5...	2021-07-12T10:5...	
2371	MT09	General Endorsement	3	0	2020-07-13T10:5...	2021-07-12T10:5...	

1 items per page | 1 - 3 of 3 items

Document Attachment Tab

During underwriting all documents are to be attached through this menu. System allows word, excel, pdf, jpeg and png files attachment.

Find below illustrations on Document Attachment process:



Policy Details

Risk Details 1

Premium

Fees

RI Details 0

Endorsements

Documents

Conditions & Clauses

Select Policy Documents

File Category *

Select file * No file chosen

i Double click on a file to preview it

Multiple files attached

File Name	URL	Category Code	Created By	Created date	Status
Vehicle Make (1).x...	/Content/Uploads/...	001	2	2020-07-24T12:0...	A
REVISED 2018 TR...	/Content/Uploads/...	001	2	24/07/2020	U

Document Export

Document export feature is available on all the forms and processes. See example below.

The screenshot shows a software interface with a top navigation bar containing tabs: Policy Details, Risk Details (30), Premium, Fees, RI Details (0), Endorsements, Documents, Conditions & Clauses, Claims, and Payments. Below the navigation bar is a toolbar with buttons: Add Vehicle, Edit Vehicle, Remove, Risk Cover, Discount / Loading, ReCalculate, Risk Fees, and Fleet Upload. A blue button labeled 'EXPORT TO EXCEL' is highlighted with a hand cursor. A red text overlay reads 'Click here to export to Excel for Further analysis'. Below the toolbar is a table with columns: VehID, Risk Code, Risk Name, Veh Reg. No, Net Premium, Sum Insured, Total Premium, and Net Premium BC. The table contains 7 rows of data. At the bottom, there is a pagination control showing '1' items per page and '1 - 30 of 30 items'.

VehID	Risk Code	Risk Name	Veh Reg. No	Net Premium	Sum Insured	Total Premium	Net Premium BC
1357	1036	Private Company(...	GM 922 - 14	15,953.60	200,000.00	16,047.60	
1358	1036	Private Company(...	GR 495 - 12	15,953.60	200,000.00	16,047.60	
1359	1036	Private Company(...	GE 474 - 14	15,953.60	200,000.00	16,047.60	
1360	1036	Private Company(...	GT 484 - 17	15,953.60	200,000.00	16,047.60	
1361	1036	Private Company(...	GR 758 - 18	15,953.60	200,000.00	16,047.60	
1362	1036	Private Company(...	GT 579 - 16	15,953.60	200,000.00	16,047.60	
1363	1036	Private Company(...	GE 647 - 17	15,953.60	200,000.00	16,047.60	

EXPORT TO EXCEL

VehID	Risk Code	Risk Name
1357	1036	Private Company(...
1358	1036	Private Company(...
1359	1036	Private Company(...
1360	1036	Private Company(...
1361	1036	Private Company(...
1362	1036	Private Company(...

Export (4) - Excel (Product Activation Failed)

File Home Insert Page Layout Formulas Data Review View Add-Ins Team Tell me what you want

Click here to open the exported file

Export (4).xlsx

Type here to search

VehID	Risk Code	Risk Name	Veh Reg. No	Net Premium	Sum Insured	Total Premium	Net Premium
1357	1036	Private Company(X4)	GM 922 - 14	15953.6	200000	16047.6	
1358	1036	Private Company(X4)	GR 495 - 12	15953.6	200000	16047.6	
1359	1036	Private Company(X4)	GE 474 - 14	15953.6	200000	16047.6	
1360	1036	Private Company(X4)	GT 484 - 17	15953.6	200000	16047.6	
1361	1036	Private Company(X4)	GR 758 - 18	15953.6	200000	16047.6	
1362	1036	Private Company(X4)	GT 579 - 16	15953.6	200000	16047.6	
1363	1036	Private Company(X4)	GE 647 - 17	15953.6	200000	16047.6	
1364	1036	Private Company(X4)	VR 3738 - 18	15953.6	200000	16047.6	
1365	1036	Private Company(X4)	NS 940 - 16	15953.6	200000	16047.6	
1366	1036	Private Company(X4)	WR 838 - 63	15953.6	200000	16047.6	
1367	1003	Motor Cycle	AS 493 - 12	284.7	2000	349.7	
1368	1036	Private Company(X4)	GG 939 - 13	15953.6	200000	16047.6	
1369	1008	Ambulance/Hearse	UW 748 - 14	18586.1	200000	18658.1	
1370	1044	Own Goods Z.300 (upto - 30	NR 949 - 46	16103.1	200000	16183.1	
1371	1038	Z.802 ON SITE	BR 938 - 15	47057.4	600000	47122.4	
1372	1038	Z.802 ON SITE	WR 938 - 15	47057.4	600000	47122.4	

BIC Technologies Company LTD

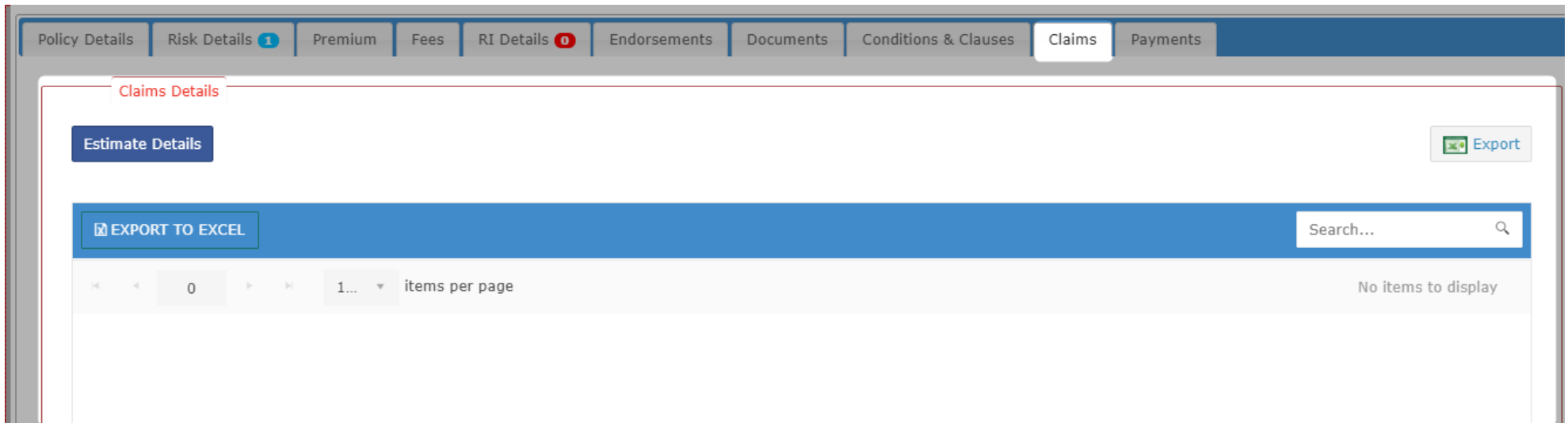
Condition and Clauses

On default, condition and clauses applicable to a particular policy are attached automatically. User can override by editing or attaching if required

The screenshot shows the 'Conditions & Clauses' section of a software interface. At the top, there is a navigation bar with tabs for 'Policy Details', 'Risk Details', 'Premium', 'Fees', 'RI Details', 'Endorsements', 'Documents', 'Conditions & Clauses', 'Claims', and 'Payments'. The 'Conditions & Clauses' tab is active. Below the navigation bar, there is a header 'Applicable Conditions-Clauses'. The main area contains a table with columns for 'Conditions/Clauses' and 'Description'. A row is visible with the value '2021' in the 'Conditions/Clauses' column and 'The Policy does not cover' in the 'Description' column. A red circle with the number '1' is placed over the '2021' value, with a red callout box pointing to it that says 'Click here to select Condition and Clauses'. Below the table, there are three buttons: '+ Add New', 'Update', and 'Remove'. A red circle with the number '2' is placed over the '+ Add New' button, with a red callout box pointing to it that says 'Click Add new to add to the grid'. At the bottom of the interface, there is a blue bar with an 'EXPORT TO EXCEL' button. Below this bar is a table with columns: 'Clause Code', 'Clause Name', 'Description', 'Clause Created ...', 'Clause Modified ...', 'Clause Created ...', and 'Clause'. At the very bottom, there is a pagination control showing '0' and '1...' items per page.

Claims Tab

This is a view only tab for underwriter to track the number of claims estimates and settlements on an approved policy



Payment Tab

This is a view only to track all the payments made on an approved policy

Payment Details			
Receipt No.	FC_Amount	BC_Amount	Payment Date
CRV-20-0000116	849.06	4,500.00	2020-06-16T16:19:19.11
CRV-20-0000117	900.00	4,500.00	2020-06-16T16:24:30.61
CRV-20-0000120	1,037.73	5,499.96	2020-06-16T17:21:12.033
CRV-20-0000142	113.20	599.96	2020-06-17T16:23:04.987
CRV-20-0000143	300.00	1,590.00	2020-06-17T16:27:50.993
DRV-20-0000036	1,400.00	7,420.00	2020-06-17T16:38:18.693
CRV-20-0000147	400.00	2,120.00	2020-06-17T16:56:23.793
CRV-20-0000152	200.00	1,000.00	2020-06-17T18:25:34.503
CRV-20-0000159	100.00	500.00	2020-06-18T16:22:48.88

COPY VEHICLE

This facility will be required for fleet policy creation. To copy a vehicle, select the already added vehicle in a grid

The screenshot shows a software interface with a top navigation bar containing tabs: Policy Details, Risk Details (30), Premium, Fees, RI Details (1), Endorsements, Documents, Conditions & Clauses, Claims, and Payments. Below the navigation bar is a toolbar with buttons: Add Vehicle, Edit Vehicle, Remove, Risk Cover, Discount / Loading, ReCalculate, Risk Fees, and Fleet Upload. An 'EXPORT TO EXCEL' button is located on the left side of the grid area, and a search box is on the right. The grid contains three rows of vehicle data. The first row is highlighted with a red dashed box and contains the text 'Select vehicle to edit in the grid'.

VehID	Risk Code	Risk Name	Veh-Reg-No	Net Premium	Sum Insured	Total Premium	Net Premium BC
1357	1036	Private Company(...)	GM-922 - 14	15,953.60	200,000.00	16,047.60	
1358	1036	Private Company(...)	GR 495 - 12	15,953.60	200,000.00	16,047.60	
1359	1036	Private Company(...)	GE 474 - 14	15,953.60	200,000.00	16,047.60	

Registration No * GR 495 - 12 Reason

Chassis No * GKFK Reason

Engine No.

Make * 0002 PASSAT

Model * PASSAT PASSAT

Body Type CONVERTIBLE CONVER

Color * Black

Manuf. Year * 2012 Age L

Cubic Cap. * 1600 CC Load % * 10 Cover Note No. Enter Number

No. Of Seats * 8 Extra Seat Load * 24

NCD Years * 1 NCD % * 25

Vehicle Value * 200000 Rate * 6

Addition TPPD? * Yes TPPD Value * 2000 Rate * 2

Motor Risk

Enter Reg no and Chassis of new vehicle

Copy Motor Risk

Registration No Chassis No Engine No.

GW 5748 - 12 33938LFKSDLDJDLR830

1 Click copy

2

<input type="text"/>	Sticker No.	<input type="text"/>
<input type="text"/>	GIA No.	<input type="text" value="Enter Number"/>
<input type="text" value="20"/>	Brown Card No.	<input type="text" value="Enter Number"/>
<input type="text" value="10"/>	Cover Note No.	<input type="text" value="Enter Number"/>
<input type="text" value="24"/>	<input type="button" value="Additional Info"/>	
<input type="text" value="25"/>		
<input type="text" value="6"/>		
<input type="text" value="2"/>		

Go to Settings to activate windows.

Click ok to complete the copying

CHAPTER SEVEN

MAIN APPROVAL PROCESS

System approval process is done in three stages:

1. Policy saving (user is allowed to modify the policy after saving). Policy is in quotation stage
2. Confirm (System will automatically pass Reinsurance apportions on confirming the policy. This will prevent any modification on the policy unless user unconfirmed the policy)
3. Policy Approval (System continues to automatically pass accounting entries for premium, commission and coinsurance share. reinsurance accounting entries will also be passed for proportional arrangements.)

Policy Save and Quotation Generation

To save the transaction or changes, click on the save button 

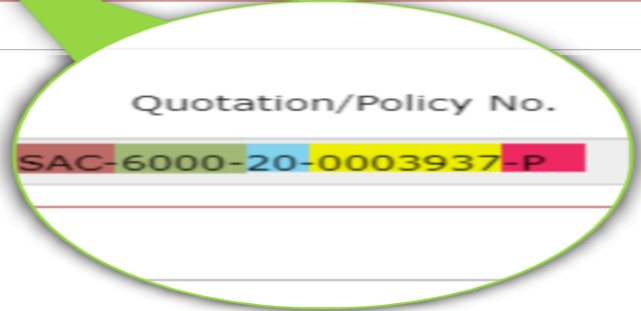
Sometimes the policy may not save because more information such as the policy Sum insured and Premium are required. In such situations continue then return later to save the transitions.

NB:

If you save for the first time, the policy reference numbers and policy/Quotation numbers are generated in the **Sequence Number** and **Policy number** fields respectively.

These numbers should be **noted down** for future references to the policy


Ref. No.	Quotation/Policy No.	Endorsed No.	Renewed No.
3937	SAC-6000-20-0003937-P	0	0

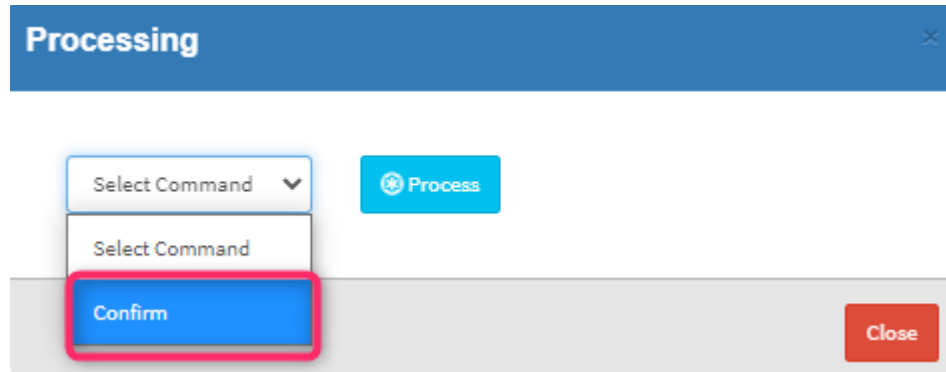


Quotation/Policy No.

SAC-6000-20-0003937-P

CONFIRMATION APPROVAL PROCESS

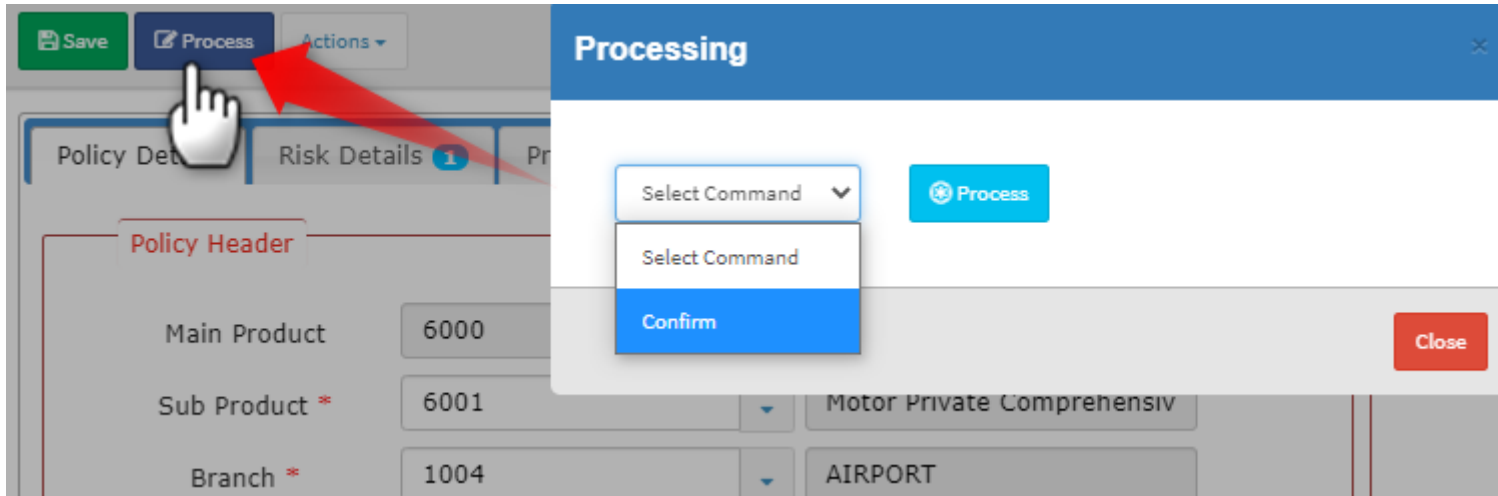
Once all the underwriting steps are done, premium is verified, policy is saved successfully and schedules verified to be ok, then click on this  to approve confirmation of the policy.

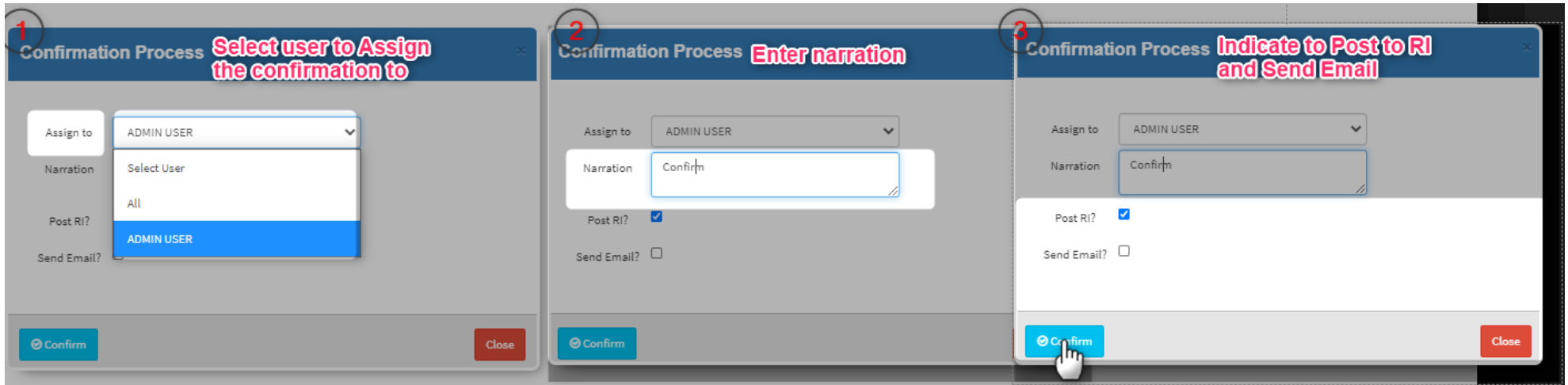


If this option is chosen, RI allocations are placed automatically during the policy processing stage. Once policy is confirmed, system will not allow any level of modifications or changes

Confirmation Approval Workflow

All confirmation in the system are completely workflow. During confirmation, user is require to assign to higher authority based on underwriting limits and for other rights related protocols





MAIN APPROVAL PROCESS

This is chosen to complete the policy processing process where accounting entries are passed for both underwriting and RI

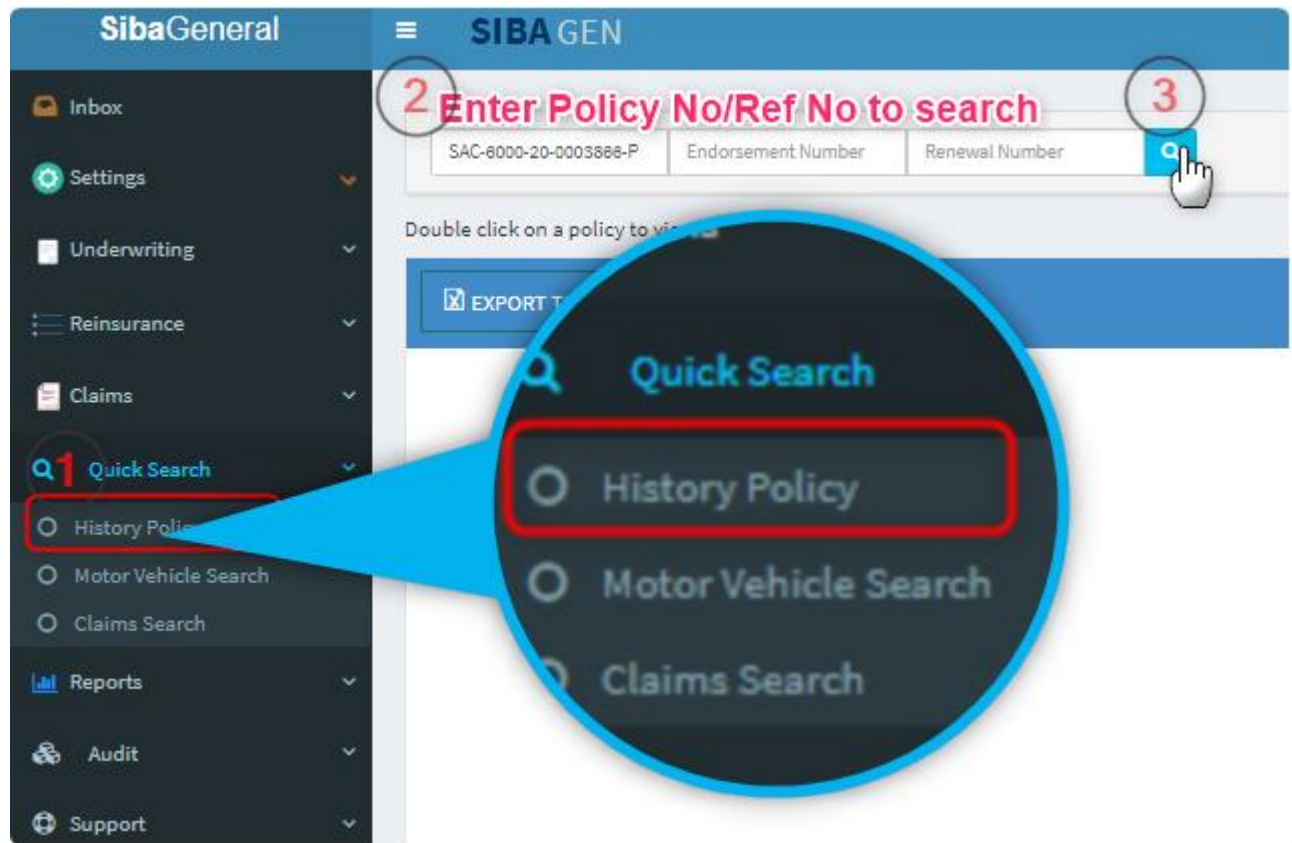
Policy State Changes

Colors of labels changes as showed below during the policy approval process:

Policy Header	Saved	Policy Header	Confirmed	Policy Header	Approved	Policy Header	Endorse	Policy Header	Cancelled
Main Product	6000	Main Product	6000	Main Product	6000	Main Product	6000	Main Product	6000
Sub Product *	6001	Sub Product *	6001	Sub Product *	6001	Sub Product *	6001	Sub Product *	6001
Branch *	1005	Branch *	1004	Branch *	1003	Branch *	1003	Branch *	1003
SBU	1	SBU	1	SBU	1	SBU	1 Code	SBU	1
Insurance Type *	DIR	Insurance Type *	DIR	Insurance Type *	DIR	Insurance Type *	DIR	Insurance Type *	DIR
Biz Source *	DIR	Biz Source *	AGM	Biz Source *	AGM	Biz Source *	DIR	Biz Source *	DIR
Currency *	GHS	Currency *	GHS	Currency *	GHS	Currency *	GHS	Currency *	GHS
Start Date *	20/07/2020 11:12:17	Start Date *	21/07/2020 10:01:22	Start Date *	23/07/2020 03:42:23	Start Date *	13/07/2020 10:58:30	Start Date *	07/07/2020 12:17:11
Policy Days	365	Policy Days	365	Policy Days	365	Policy Days	365	Policy Days	365

POLICY HISTORY SEARCH

This is a view only feature which allows user to quickly retrieve an approved policy. Dive into the various endorsements carried on a policy, run debit/credit notes, endorsement schedules and other history details of a policy



History Log of the various endorsements passed on the policy

SAC-6000-20-0003866-P Endorsement Number Renewal Number 🔍 Reset

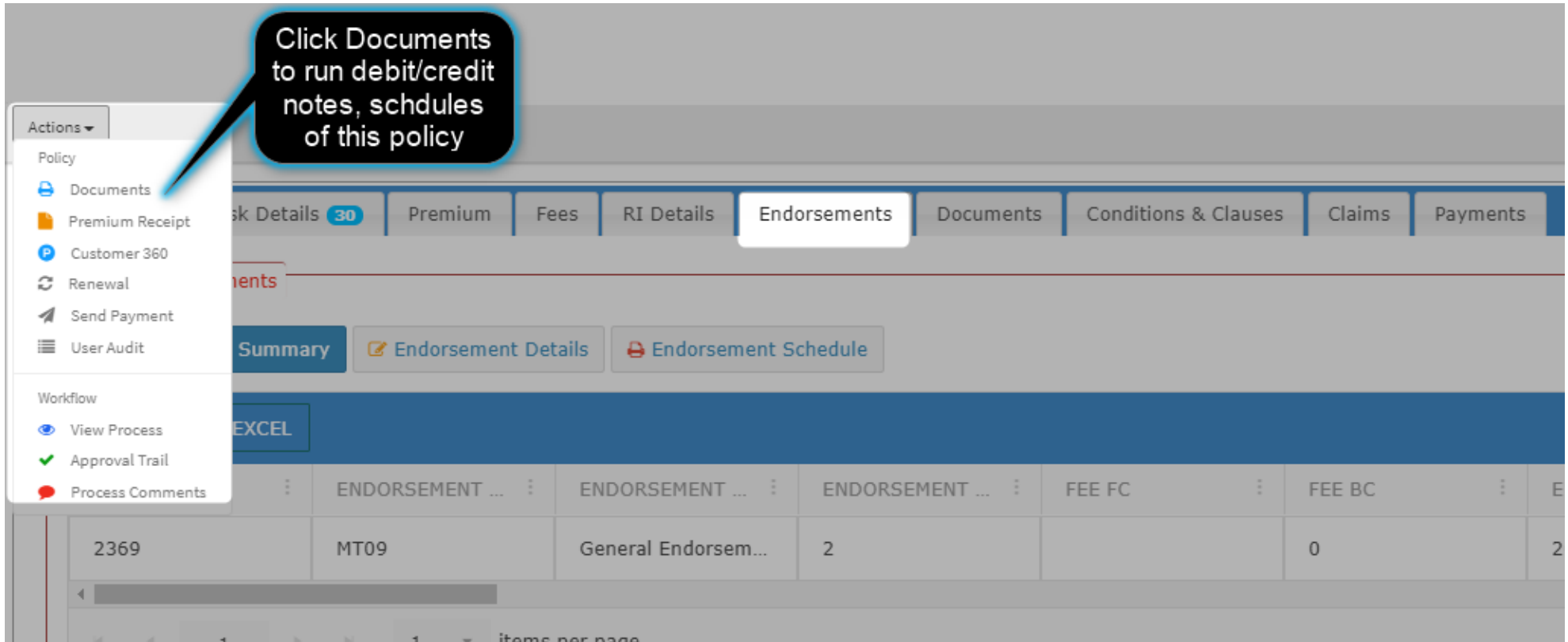
Double click on a policy to view it

EXPORT TO EXCEL Search... 🔍

Status	Policy Number	Endorsement Number	Renewal Number	Product	SubClass	Customer ID
Pending Approval	SAC-6000-20-0003866-P	0	0	Motor	Motor Private Comprehe...	CP0000029
Pending Approval	SAC-6000-20-0003866-P	1	0	Motor	Motor Private Comprehe...	CP0000029
Pending Approval	SAC-6000-20-0003866-P	2	0	Motor	Motor Private Comprehe...	CP0000029
Pending Approval	SAC-6000-20-0003866-P	3	0	Motor	Motor Private Comprehe...	CP0000029

Double click on any of the endorsement extension of the policy to view history data of the policy

To run documents such as debit/credit notes, schedules, endorsement schedules on the particular history policy, follow the illustration below



To view the details of the specific endorsement passed on the policy, follow the illustration below

The screenshot shows a software interface with a modal window titled "Endorsement Header" open. A red arrow points from the "Endorsement Details" link in the background to the modal window. The modal window contains the following information:

ENDORSEMENT INFORMATION		Endorsement Type	Endorsement Flag
MT09	General Endorsement	GE	
Endorsement No. *	Endorsement Effective Date *	Endorsement End Date *	
2	13/07/2020 10:58:30	12/07/2021 10:58:30	

ENDORSEMENT DETAIL		Endorsement Fee	Cancel Levis?	Endorsement Date *
	No	2020-07-16T21:15:55.127		

Endorsement Description *	Endorsement Reason *
AMENDMENT ENDORSEMENT ----- It is hereby declared and agreed that the following amendment made under the above mentioned Policy. I) II) Subject otherwise to the terms, conditions and exceptions of the Policy or endorsed thereon.	Adding of 5 new vehicles

To view the net premium breakdown. Follow the illustration below

The screenshot shows a software interface with a sidebar on the left containing 'Actions' and 'Workflow' menus. The main area has a navigation bar with tabs: 'Task Details 30', 'Premium', 'Fees', 'RI Details', 'Endorsements', 'Documents', 'Conditions & Clauses', 'Claims', and 'Payments'. Below this is a sub-menu with 'Summary', 'Endorsement Details', and 'Endorsement Schedule'. A table lists endorsement items. A callout bubble with the text 'Double Click' points to the first row of the table. An 'Endorsement Summary' window is open on the right, displaying a table with columns: Code, Description, FC_Amount, and BC_Amount. The window title is 'Endorsement Summary' and the subtitle is 'Net Premium Difference to customer: GHS 87095.26'. There is an 'EXPORT TO EXCEL' button and a search bar in the window header.

Code	Description	FC_Amount	BC_Amount
PREM	Premium	87,095.26	87,095.26
DISC	Discounts	-27,569.11	-27,569.11
LOD	Loadings	3,560.55	3,560.55
FEE	Fees	175.00	175.00
COMM	Commission	0.00	0.00
COINS	RI	0.00	0.00

CUSTOMER 360

This gives complete view of customers by aggregating data from the various touch. Among the touch points to be considered in the customer 360 are customers, underwriting details, endorsements, claims, reinsurance details, payments and customer balances

Actions

- Policy
- Documents
- Premium Receipt
- Customer 360**
- Renewal
- Send Payment
- User Audit

Workflow

- View Process
- Approval Trail
- Process Comments

CLIENT BALANCE SUMMARY				BALANCE DETAILS		UNMATCHED DEBITS AND CREDITS	
CURRENCY	DEBIT_CREDIT				Total		
GBP	-1200.00				-1200.00		
GHS	-62784.69	922509.66			859724.97		
USD	-49263.50	23855.11			-25408.39		
Total	-113248.19	946364.77			833116.58		

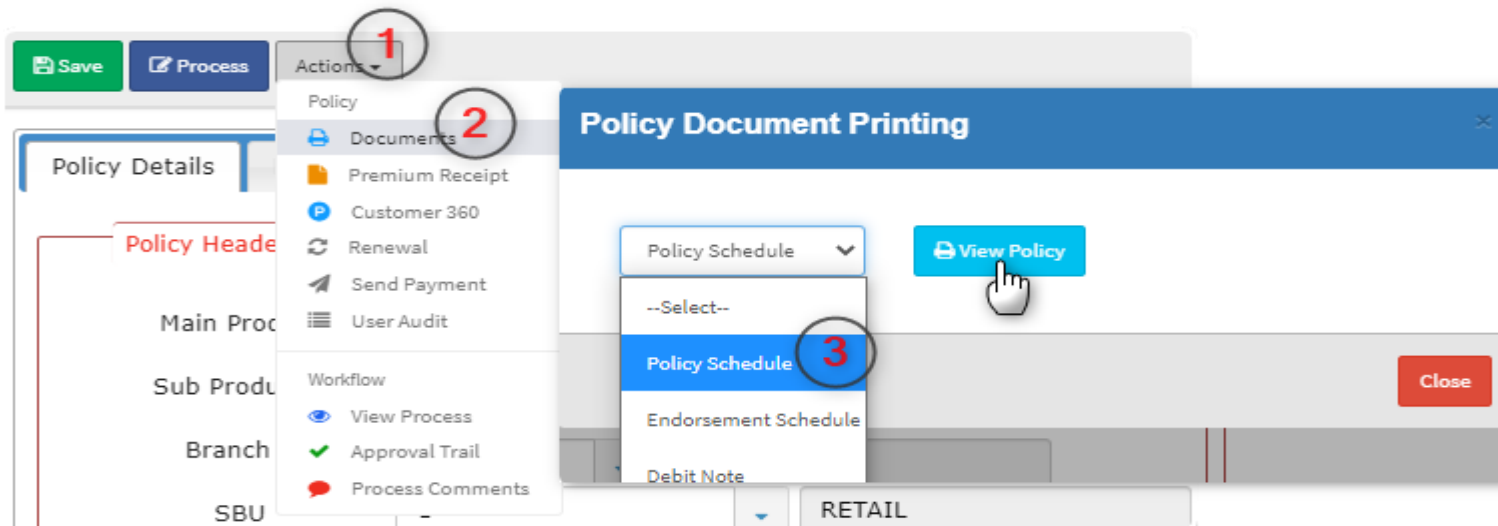
CLIENT BALANCE SUMMARY								BALANCE DETAILS		UNMATCHED DEBITS AND CREDITS	
DOC_NO	NARRATION	TXN_REFERENCE	DOC_DATE	DEBIT_CREDIT	CURRENCY	AMT_FC					
1016	mium for Policy No:-SAC-6000-20-0000153-P	SAC-6000-20-0000153-P	6/5/2020	DEBIT	GHS	11,104.80					
1034	mium for Policy No:-SAC-6000-20-0000155-P	SAC-6000-20-0000155-P	6/6/2020	DEBIT	GHS	13,594.20					
1039	mium for Policy No:-SAC-6000-20-0000166-P	SAC-6000-20-0000166-P	6/8/2020	DEBIT	GHS	10,179.40					
1040	mium for Policy No:-SAC-6000-20-0000165-P	SAC-6000-20-0000165-P	6/8/2020	DEBIT	GHS	14,639.94					
1042	mium for Policy No:-SAC-6000-20-0000167-P	SAC-6000-20-0000167-P	6/8/2020	DEBIT	GHS	11,224.80					
1064	mium for Policy No:-SAC-3000-20-0000043-P	SAC-3000-20-0000043-P	6/8/2020	DEBIT	GHS	4,005.00					
1064	mium for Policy No:-SAC-3000-20-0000045-P	SAC-3000-20-0000045-P	6/8/2020	DEBIT	GHS	40,005.00					
1064	mium for Policy No:-SAC-6000-20-0000164-P	SAC-6000-20-0000164-P	6/9/2020	DEBIT	GHS	11,099.80					
1064	mium for Policy No:-SAC-6000-20-0000159-P	SAC-6000-20-0000159-P	6/9/2020	DEBIT	GHS	1,104.40					
1042	mium for Policy No:-2020-1001-1003-6001-99	2020-1001-1003-6001-99	4/21/2020	DEBIT	USD	279.05					
1042	mium for Policy No:-S-2020-1001-1003-6001-192	S-2020-1001-1003-6001-192	5/3/2020	DEBIT	GHS	16,499.80					
1047	mium for Policy No:-2020-1001-1004-6001-195	2020-1001-1004-6001-195	5/3/2020	DEBIT	GHS	11,099.80					
1064	mium for Policy No:-2020-1001-1003-6001-196	2020-1001-1003-6001-196	5/3/2020	DEBIT	GHS	3,074.24					
580	Being Premium for Policy No:-2020-1001-1003-6001-247	2020-1001-1003-6001-247	5/8/2020	DEBIT	GHS	8,529.40					
597	Being Premium for Policy No:-2020-1001-1003-6001-252	2020-1001-1003-6001-252	5/11/2020	DEBIT	GHS	11,292.12					

CLIENT BALANCE SUMMARY										BALANCE DETAILS		UNMATCHED DEBITS AND CREDITS	
BRANCH	CLASS_OF_BUSINESS	SUB_CLASS	APPROVED_DATE	CURRENCY	PREMIUM	MATCHED_AMOUNT	BALANCE	POLICY_NO	Doc	Adobe PDF			
ACHIMOTA	Fire	HomeOwner's- Comprehensive	6/22/2020	GHS	1,000.00	350.00	650.00	SAC-3000-20-0003719-P					
ACHIMOTA	Liability	Public Liability	6/14/2020	GHS	400.00	100.00	300.00	SAC-4000-20-0003646-P					
ACHIMOTA	Motor	Motor Private Comprehensive	6/15/2020	GHS	9,259.00	500.00	8,759.00	SAC-6000-20-0003658-P					
ACHIMOTA	Motor	Motor Private Comprehensive	6/15/2020	USD	9,952.70	90,527.00	-80,574.30	SAC-6000-20-0003680-P					
ACHIMOTA	Motor	Motor Private Comprehensive	6/17/2020	GHS	7,759.00	100.00	7,659.00	SAC-6000-20-0003693-P		PRMDN			
ACHIMOTA	Motor	Motor Private Comprehensive	7/13/2020	GHS	331,349.40	0.00	331,349.40	SAC-6000-20-0003866-P		PRMDN			
AIRPORT	Engineering	Contractor's All Risk Ins	6/22/2020	GHS	236.00	0.00	236.00	SAC-2000-20-0003723-P		PRMDN			
AIRPORT	Fire	Fire & Allied Perils	6/22/2020	GHS	2,045.00	0.00	2,045.00	SAC-3000-20-0003718-P		PRMDN			
AIRPORT	Motor	Motor Private Comprehensive	6/16/2020	USD	6,061.68	6,664.16	-602.48	SAC-6000-20-0003691-P		PRMDN			
AIRPORT	Motor	Motor Private Comprehensive	6/16/2020	USD	7,561.68	7,760.00	-198.32	SAC-6000-20-0003692-P		PRMDN			
AIRPORT	Motor	Motor Private Comprehensive	6/18/2020	GHS	34,182.60	44,182.60	-10,000.00	SAC-6000-20-0003703-P		PRMDN			
AIRPORT	Motor	Motor Private Comprehensive	7/2/2020	GHS	33,354.20	33,354.20	0.00	SAC-6000-20-0003800-P		PRMDN			

Policy Documents


SIBAGEN comes bundled with default policy documents such as Policy Schedule, Debit Note, Credit Note ,Certificate and Endorsement Schedule

To run a policy schedule, follow below process



Policy Schedule

This can be run after save of a policy. Select Policy schedule and click on the [View Policy](#) button to view report the report as showed below:



POLICY SCHEDULE

Motor Commercial Comprehensive

Insured Name: CBA 123 CUSTOMER		Policy Number: SAC-6000-20-0004002-P	
Insured Address: AIRPORT ACCRA		Premium Due:(GHS) 14,876.00	
Occupation:			
Loss Payee:			
Broker/ Agent: BR00013 - KEK INS BROKERS-TEST			
Period of Insurance: 01-08-2020 To 31-07-2021			
(1) Both Days Inclusive			
(2) Any subsequent period for which the insured shall pay to the Company shall apply, except a renewal period.			

Risk Detail

Sr. No	Chassis No.	Body Type	Engine No.	CC	Insured Premium	Net Premium	NIC Charge	Extra Sept Load	Deductible Excess
Reg. No.	Engine No.	No. of Seats	Make	CC	Net Premium	Net Disc.	PA Charge	Exx Bought Load	
Mgr Yr.	Model	Colour	Other Benefits	Age Loading	Age Loading	CC Loading	Excess %/Yr	Extra 1111D Charge	
1	HVHJHJHJHJHJHJ	HATCHBACK	100,000.00	5	7,413.00	0.00	25.00	0.00	15.00 % of claim amount
GG 158 - 19	0002	1500	5000.00	5	7,413.00	0.00	20.00	0.00	
2018	PASSAT	WHITE	5000.00	5	7,413.00	0.00	10.00	0.00	
2	FFHFVHGFDKJDK	HATCHBACK	100,000.00	5	7,413.00	0.00	25.00	0.00	15.00 % of claim amount
GT 777 - 19	0002	1500	5000.00	5	7,413.00	0.00	20.00	0.00	
2018	PASSAT	WHITE	5000.00	5	7,413.00	0.00	10.00	0.00	

Limitations as to use:
 Use For Carriage Of Passengers Or Goods In Connection With The Policy Holder'S Business.
 Use For Social, Domestic And Pleasure Purposes.

The policy does not cover:
 (1) Use For Racing, Pace-Making, Reliability Trial, Or Speed-Testing.
 (2) Use Whilst Drawing A Trailer Except The Towing (Other Than For Forward) Of Any One Disabled Mechanically-Propelled Vehicle.

Loss Payee Clause:

Branch: BROKER UNIT **FOR AND ON BEHALF OF STAR ASSURANCE COMPANY LIMITED**

Address: Stanbic Heights, 215 South Liberation Link

EXAMINED BY: **Print Date:** 01/08/2020 : 0:00:00

1st Floor, Stanbic Heights Building
 215 South Liberation Link - Airport City,
 Box 7532 Accra-North

Tel: +233-0289 353537/0289 353539/0302 245906/0302 245906 Fax: 233-0302 230624
 e-mail: sac@starassurance.com Website: www.starassurance.com

Sample Debit Note after approval



DEBIT NOTE

Branch: BROKER UNIT Document No: PRMDN-20-0000395
 Customer Code: ID0000037 Date: 08-Jan-2020
 Customer Name: CBA 123 CUSTOMER Agency: WALK INS BROKERS-TEST
 Address: P.O.BOX 1 AIRPORT ACCRA Product: Motor
 Contact No: 0302546123 Policy Sum Insured: (GHS) 200,000.00
 Policy Number: SAC-6000-20-0004002-P Endorsement No: 0
 Period of Insurance: 01-Aug-2020 To 31-Jul-2021



NARRATION	AMOUNT (GHS)
We have Debited your Account as follows: Being Premium for Policy No:-SAC-6000-20-0004002-P	14,876.00
Amount in words: Fourteen thousand eight hundred and seventy-six Ghana Cedis and Zero Pesewas	
Created By: 2 Date of Printing: 01-Aug-2020 : 0:00:00 Printed By: Admin Authorised Signature: _____	