



MOTOR e-COVER NOTE

NCD CONFIRMATION PROCESS GUIDE

PRIVATE & CONFIDENTIAL

Creation Date: 06th August 2010

Introduction

Reference to ISM Circular on ISM-NCD online integration at Point of sale, all NCD confirmation is to be confirmed at the Point of Sale.

With effect from 1st August 2010, it is mandatory for all members to obtain confirmation of Discount for NEW BUSINESS via the Central NCD Database before allowing No-Claim-Discounts to any Insured. For RENEWAL BUSINESS members are allowed to use own company's confirmation system.

i) NCD can only be granted to a new customer provided the official record (ISM NCD Database) confirms that he/she is entitled to it.

ii) The customer will not be entitled for any NCD by the new Insurer if he/she does not agree with the NCD percentage in ISM system. However, he/she may resolve the discrepancy with his/her previous insurer beforehand and the previous insurer shall update the actual NCD entitlement to the ISM NCD database immediately in order for the new insurer to proceed with the valid NCD percentage.

Current Process

NCD confirmation will be sent to ISM after issuance of e-Cover note.

To-be (Effective 1st August 2010)

Vehicle Number and required information will be sent to ISM to check the current and next NCD level in the ISM system before issuance of e-Cover note. If the NCD level selected by the agent matches the next NCD level in the ISM system, agent may proceed to issue e-Cover note as usual. Else, the agent will need to provide the necessary information (according to the NCD error message that will be displayed on the screen) or contact the account handler for further action.

NCD Confirmation Process

1. If the Previous Insurer Information IS NOT applicable, proceed as usual by clicking “Calculate Premium”.

7. Previous Insurer Information

Insurer Name: <input type="text" value="- Please select -"/>	Cover Note Number: <input type="text"/>
Period of Cover: From <input type="text"/> to <input type="text"/>	Policy Number: <input type="text"/>
NCD (Previous Insurer): <input type="text" value="0.00"/> (%)	Vehicle Number: <input type="text"/>
NCD (HLA): <input type="text" value="0.00"/> (%)	

* Please click 'Check NCD' if NCD is applicable.

Tick only if applicable:

You or any of these Drivers have suffered accident or made claims on a motor vehicle policy in the past 3 years.

You or any of these Drivers have been convicted any traffic offences in the past 3 years.

Important Notes:
Please ensure the information encoded by you is correct because you will not be able to come back to this screen after clicking the above button.

2. If the previous insurer information is applicable click on “Check NCD” upon completing the data entry.

7. Previous Insurer Information

Insurer Name: <input type="text" value="ING Insurance Bhd"/>	Cover Note Number: <input type="text" value="CO123-JCO"/>
Period of Cover: From <input type="text" value="01/01/2009"/> to <input type="text" value="02/01/2010"/>	Policy Number: <input type="text" value="PO8979Y"/>
NCD (Previous Insurer): <input type="text" value="25.00"/> (%)	Vehicle Number: <input type="text" value="WAB1234"/>
NCD (HLA): <input type="text" value="30.00"/> (%)	

* Please click 'Check NCD' if NCD is applicable.

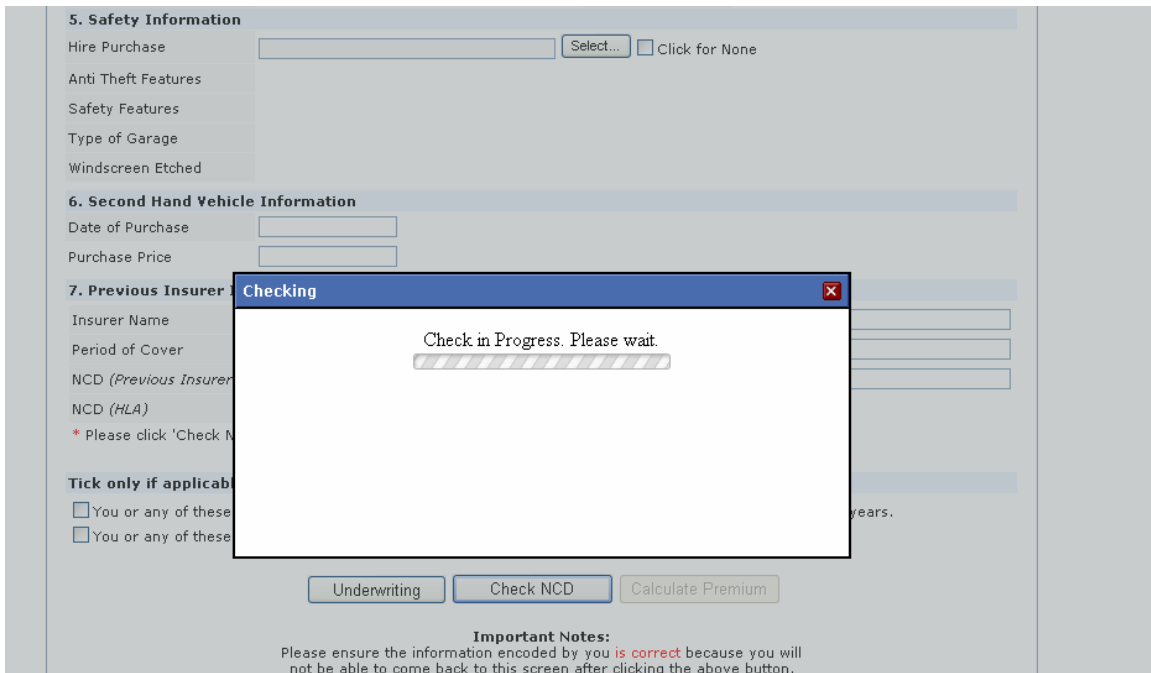
Tick only if applicable:

You or any of these Drivers have suffered accident or made claims on a motor vehicle policy in the past 3 years.

You or any of these Drivers have been convicted any traffic offences in the past 3 years.

Important Notes:
Please ensure the information encoded by you is correct because you will not be able to come back to this screen after clicking the above button.

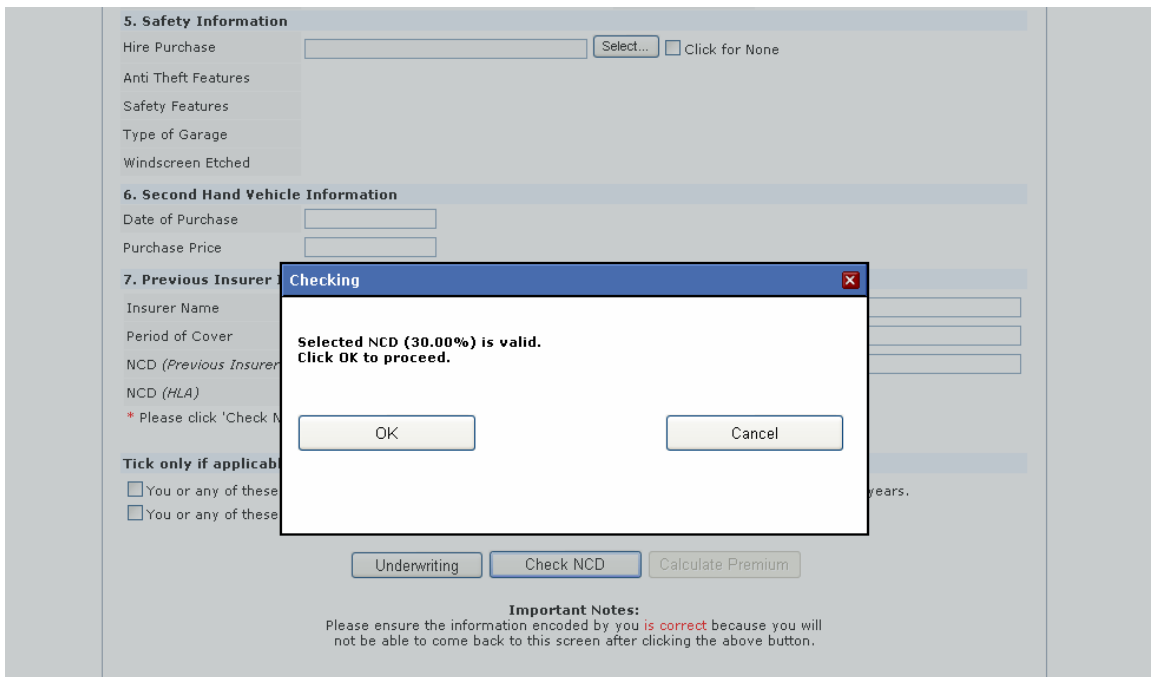
3. Please wait while the checking is in process.



4. Response from ISM

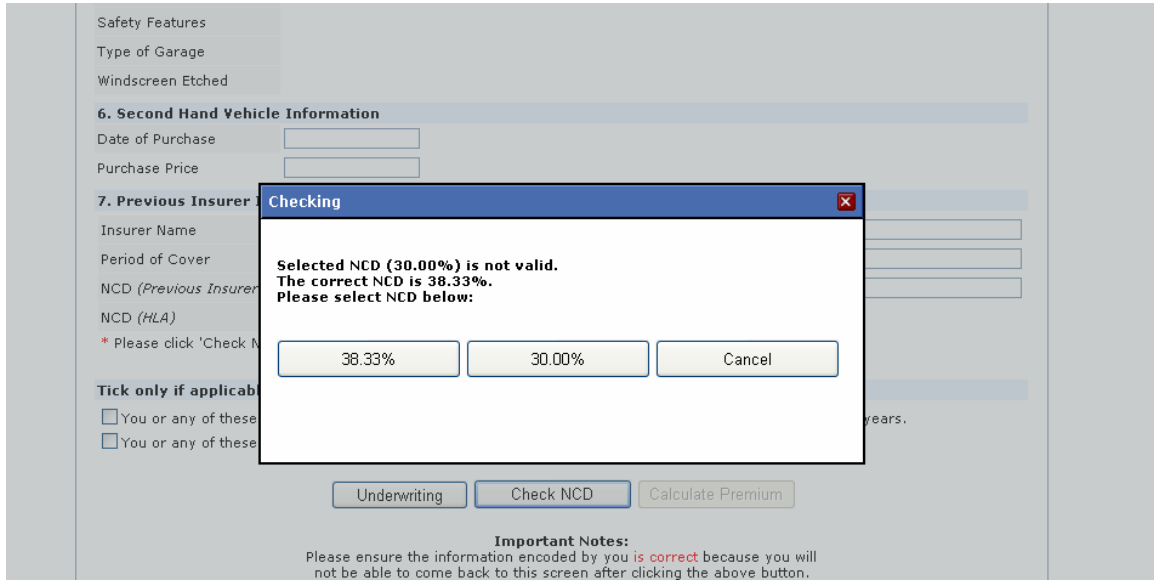
Scenario 1

Selected NCD percentage is valid. Click "OK" to continue.



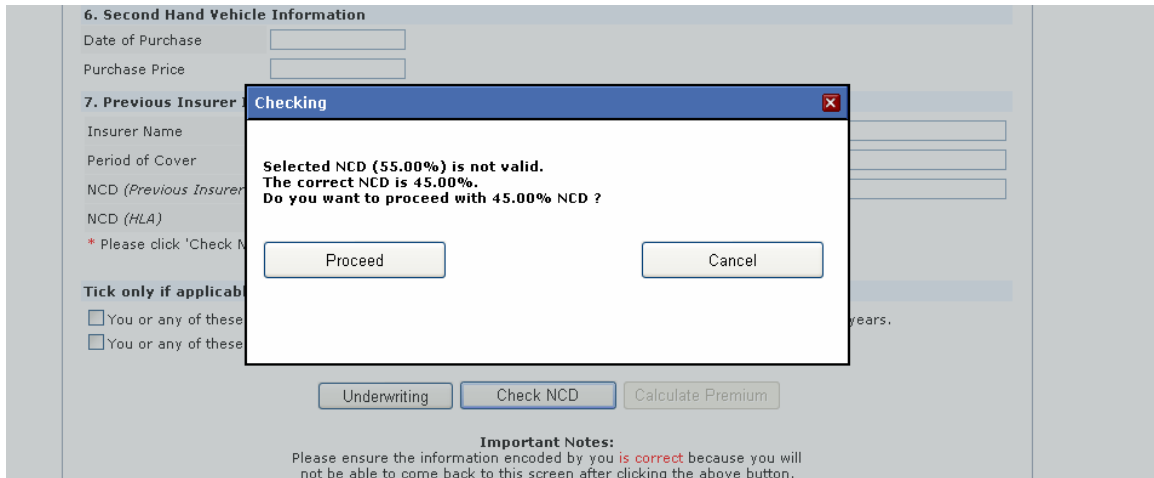
Scenario 2

Selected NCD percentage IS LOWER THAN ISM returned NCD percentage. Click on the desired percentage value to continue or “Cancel” to try again.



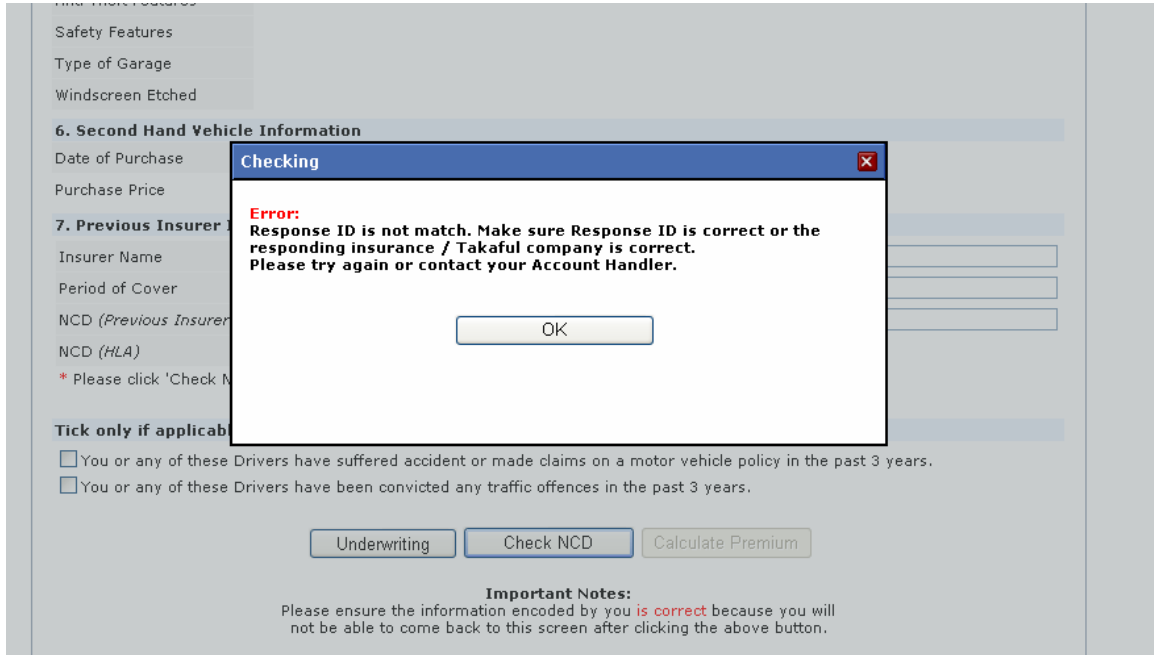
Scenario 3

Selected NCD percentage IS HIGHER THAN ISM returned NCD percentage. Click “Proceed” to continue with the ISM returned NCD percentage or “Cancel” to try again.



Scenario 4

Error message returned from ISM. Click “Ok” to amend the necessary information (refer to the error message) or contact the account handler for further action.



5. Once the NCD percentage is validated correctly, click on “Calculate Premium” to continue as usual.

