

# **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 1<sup>st</sup> 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 1<sup>st</sup> August 2010)

Vehicle Number and required information will be sent to ISM to check the current and next NCD level in the ISM system <u>before issuance</u> 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".

From to	Policy Number	
0.00 🗸 (%)		
	Vehicle Number	
0.00 🔽 (%)		
vers have suffered accident or	made claims on a motor vehicle polic	ey in the past 3 years.
vers have been convicted any	traine offences in the past 3 years.	
Underwriting	Check NCD Calculate Prem	ium
	if NCD is applicable. vers have suffered accident or vers have been convicted any Underwriting	if NCD is applicable. vers have suffered accident or made claims on a motor vehicle polic vers have been convicted any traffic offences in the past 3 years. Underwriting Check NCD Calculate Prem

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

7. Previous Insurer In	formation		
Insurer Name	ING Insurance Bhd	Cover Note Number	C0123-JCO
Period of Cover	From 01/01/2009 to 02/01/2010	Policy Number	P08979Y
NCD (Previous Insurer)	25.00 💙 (%)	Vehicle Number	WAB1234
NCD (HLA)	30.00 💉 (%)		
* Please click 'Check NC	D' IT NCD is applicable.		
You or any of these D You or any of these D	rivers have suffered accident or made claims rivers have been convicted any traffic offence	; on a motor vehicle polic es in the past 3 years.	y in the past 3 years.
	Underwriting Check NCI	D Calculate Prem	ium
	Important N Please ensure the information encoded b not be able to come back to this screer	Notes: by you is correct because h after clicking the above	≥ you will button.



3. Please wait while the checking is in process.

5. Safety Information		
Hire Purchase	Select Click for None	
Anti Theft Features		
Safety Features		
Type of Garage		
Windscreen Etched		
6. Second Hand Vehicle	Information	
Date of Purchase		
Purchase Price		
7. Previous Insurer I C	hecking	×
Insurer Name		
Period of Cover	Check in Progress. Please wait.	
NCD (Previous Insurer		
NCD (HLA)		
* Please click 'Check N		
Tick only if applicabl		
You or any of these		vears.
You or any of these		
	Underwriting Check NCD Calculate Premiu	
	Important Notes: Please ensure the information encoded by you is correct because y not be able to come back to this screen after clicking the above b	ou will utton.

4. Response from ISM

## <u>Scenario 1</u> Selected NCD percentage is valid. Click "OK" to continue.

5. Safety Information	1
Hire Purchase	Select Click for None
Anti Theft Features	
Safety Features	
Type of Garage	
Windscreen Etched	
6. Second Hand Vehic	le Information
Date of Purchase	
Purchase Price	
7. Previous Insurer I	Checking 🛛
Insurer Name	
Period of Cover	Selected NCD (30.00%) is valid.
NCD (Previous Insurer	Click OK to proceed.
NCD (HLA)	
* Please click 'Check N	OK
Tick only if applicabl	
You or any of these	years.
You or any of these	
	Underwriting Check NCD Calculate Premium
	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.



# <u>Scenario 2</u>

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

Safety Features	
Type of Garage	
Windscreen Etched	
6. Second Hand Vehic	le Information
Date of Purchase	
Purchase Price	
7. Previous Insurer I	Checking 🛛
Insurer Name	
Period of Cover	Selected NCD (30.00%) is not valid.
NCD (Previous Insurer	The correct NCD is 38,33%. Please select NCD below:
NCD (HLA)	
* Please click 'Check N	38.33% 30.00% Cancel
Tick only if applicab	
🗌 You or any of these	years.
🗌 You or any of these	
L	
	Underwriting Check NCD Calculate Premium
	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.

#### <u>Scenario 3</u>

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.

Date of Purchase Purchase Price	
. Previous Insurer I	Checking X
Insurer Name	
Period of Cover	Selected NCD (55.00%) is not valid.
NCD (Previous Insurer	The correct NCD is 45.00%.
NCD (HLA)	
* Please click 'Check N	Proceed Cancel
Fick only if applicabl	
You or any of these	years.
You or any of these	
L	Underwriting Check NCD Calculate Premium
	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.

# <u>Scenario 4</u>

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.

find filorer oddaroo		
Safety Features		
Type of Garage		
Windscreen Etched		
6. Second Hand Vehi	le Information	
Date of Purchase	Checking	X
Purchase Price		
7. Previous Insurer	Error: Response ID is not match. Make sure Response ID is correct or the	
Insurer Name	responding insurance / Takaful company is correct. Please try again or contact your Account Handler.	
Period of Cover		
NCD (Previous Insurer		
NCD (HLA)		
* Please click 'Check N		
Tick only if applicab		
You or any of these	Drivers have suffered accident or made claims on a motor vehicle policy in the	e pas
🔲 You or any of these	Drivers have been convicted any traffic offences in the past 3 years.	
	Underwriting Check NCD Calculate Premium	
	Important Notes: Please ensure the information encoded by you is correct because you w not be able to come back to this screen after clicking the above button	ill 5

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

Insurer Name	ING Insurance Bhd 🗸 🗸	Cover Note Number	C0123-JCO
Period of Cover	From 01/01/2009 to 02/01/2010	Policy Number	P08979Y
NCD (Previous Insurer)	45.00 💙 (%)	Vehicle Number	WAB1234
NCD (HLA)	45.00 🛛 (%)		
* Please click 'Check NC	D' if NCD is applicable.		
Fick only if applicable	:		
<b>Fick only if applicable</b> You or any of these D	: rivers have suffered accident or made clai	ms on a motor vehicle poli	cy in the past 3 years.
Tick only if applicable: You or any of these D You or any of these D	: rivers have suffered accident or made clai rivers have been convicted any traffic offe	ms on a motor vehicle polion	cy in the past 3 years.
Tick only if applicable: │You or any of these D │You or any of these D	: rivers have suffered accident or made clai rivers have been convicted any traffic offe Underwriting Check 1	ms on a motor vehicle poli inces in the past 3 years. ICD Calculate Prem	cy in the past 3 years.