S.NO	Feature	Compliance (S/I/N)	Remark
1	**Registration of New Customer**		
1.1	Forget Password for Existing Customer		
1.2	New Customer Registration process		
1.3	Related SMS and Email triggeres for User ID and Password		
1.4	Linking customer and Insured account		
1.5	Customer login and services dashboard		
1.6	Account Management, Policy Servicing, Complaint Management, Reporting Servicing, Information Servicing, Adminstration		
1.7	Alerts on Home Screen		
1.8	Listing of online products and offline products separately on Home screen		
1.9	Dashboard to display: List of policies issued (and provision to intimate claim), policies expiring, List of quotes pending for conversion, List of claims settled, List of claims outstanding, List of endorsements requested with status, List of claims intimated with status, and a few others (to be discussed and decided)		
1.10	List of policies with outstanding premium and reminders, List of policies due for renewal with status, etc.		
2	**Prospect User Login (Guest login)**		
2.1	Prospect Login		
2.2	Linking proposal owner account		
2.3	Proposal Registration		
2.4	Save and resume proposal forms		
2.5	Online tracking of proposal status		
2.6	Online query of saved proposals to convert to policy		
3	**Applicable to customer, agent and broker portals**		
3.1	**Quick Links**		
3.1.1	Pay your premium		
3.1.2	Renew your policy		
3.1.3	Update profile service (enhances contractibility of customer)		
3.1.4	Cliam intimation		
3.1.5	Query your policy or claim		
3.1.6	Customer Feedback Quiz (Feedback survey as designed by Company) and customer complaint portal		
3.1.7	Get quote (to lead to quick quote link)		
3.1.8	Policy Information - 360 degree view, i.e., synopsis of policy, endorsements and applicable claims		
3.1.9	Policy Information - view advisor details or Branch details		
3.1.10	Document prints (policy schedule, debit or credit note, premium receipt, etc.) link to be available for downloading the documents against every policy record listed in the policy information		
3.2	**Quick Quote:**		
3.2.1	Motor Private car, Two wheeler, Home Insurance, Personal Accident, Travel Insurance, (other products to be included based on specific requirements) etc.		
3.2.2	Print quotation document		
3.2.3	Buy now link to convert quote to policy		
3.3	**Purchase policy:**		
3.3.1	Conversion of policy to quote with provision to accept or reject the policy before it is completed by Insurer, and premium payment if requred, based on policy terms		
3.3.2	Premium payment on credit policies within the credit period provided,		
3.3.3	Upload and download facility for policy, endorsement and claim related documents including commission bills for the broker/agent		
3.3.4	Creating the Insured ID from either existing transactions or as new entity.		
3.4	**Other Online and Offline Transactions**		
3.4.1	Online Transactions - Online Request for endorsements (will not be processed real time)		
3.4.2	Online Transactions - Online status of endorsements		
3.4.3	Online Transactions - Real time servicing of endorsement requests for non-monetary endorsements		
3.4.4	Online Transactions - Online Request for endorsements (will not be processed real time)		
3.4.5	Online Transactions - Query (using criterial like date of request, effective date, policy no., policy period etc.) and view of endorsements requested online with status		
3.4.6	Online Transactions - View payment summary and Payment status checking		
4	**Complaints/Grievances**		
4.1	Registration of New Complaint		
4.2	Log of existing complaints		
	Status of complaints logged • Pending • Settled		

4.3	• Rejected • Escalated * re evaluation		
4.4	Old Complaints		
4.5	SMS and email on status change of complaints.		
4.6	Provision to attach documents for complaints		
4.7	Campaigns and Offer		
4.8	Profile view and Update		
4.9	View and modify communication mode preference		
4.10	Amend Alert Calendar/Planner Entries		
4.11	Policy related information		
4.12	Forms and Downloads Section		
4.13	Product Centre - Details of Various Products		
4.14	Forms Centre - proposal forms, claim forms, brochures to be available.		
4.15	Take a tour on policy/ product – Interactive demo		
5	**Administrative features (Portal) - Administrator**		
5.1	Service Feedback		
5.2	FAQs section and display relevant FAQ automatically		
5.3	Glossary of subject terms		
5.4	Allow users to visit social media pages from Company website		
5.5	Display selected updates from Company social media properties on the website.		
5.6	Download Forms		
5.7	Products and Plan Information		
5.8	Payment Methods		
5.9	SMS and Email integration		
5.10	Payment Gateway integration		

S.No.		Criteria	Compliance (S/I/N)	Remark
	1	**Prospecting**		
	1.1	Data Collection		
1.1.1		Ability to capture data about prospect (Name address, contact nos., needs)		
1.1.2		Information relating to prospect from insurance perspective. E.g. property details, occupation, business volume and business potential		
1.1.3		Checking De duplication of customer names.		
1.1.4		Maintaining Credit limits for each customer.		
1.1.5		Alert on Customer Credit Limit and Time Limit if they are exceeded then the systen should prompt while underwriting next proposal		
1.1.6		Aging Report for customer monthly , qurterly , yearly etc.		
1.1.7		Facility for blocking by each transaction wise with specific stop list ex. By renewals, by new policy etc.		
	1.2	Customer Interaction		
1.2.1		Renewal rules for policy due for renewals.		
1.2.2		E-communicate with prospect through various channel viz. email, SMS		
1.2.3		Facility for sales force to work offline and later **synchronise** data with the main system		
	2	**Quotation Management**		
	2.1	Channels		
2.1.1		Ability to provide quotations through various channel viz. email, web, SMS, fax		
2.1.2		Ability to record both direct/RI inward quotations		
	2.2	Quotation Handling		
2.2.1		Different quotation screens for different classes of business		
2.2.2		Quotation covering more than one class of business (multi section)		
2.2.3		Quotation for open cover/ open policy/declaration policy / floater policy and master policy		
2.2.4		Auto configurable quotation screen with minimum fields required for generation of quote		
2.2.5		Allow printing / reprinting of Quotation		
2.2.6		Allow ability to store extensive notes (may be external documents) & retrieve same when required.		
	2.3	Premium Computation		
2.3.1		Calculate premium as rate times sum insured or flat premium (e.g. for public liability)		
2.3.2		Calculate premium using rate table		
2.3.3		Calculate premium for Countryn tariff business as applicable		
2.3.4		Ability to override system calculated rates		
2.3.5		Calculate premium including Loading, Discounts, charges, tax		
2.3.6		Premium based on rating rules		
	2.4	Quotation Follow up and services		
2.4.1		Record client or agents response		
2.4.2		Quotation closure if required, with final closure remark		
2.4.3		Ability to define/modify a workflow process for quotation follow-up		
2.4.4		Implementation of maker-checker concept i.e. data entry, proofing, quality control, approval & posting can be implemented through different user Ids		
	2.5	Quotation History		
2.5.1		Maintain history of quotations to a prospect		
2.5.2		Keep record of quote images		
2.5.3		Generate automatic reminders for quotations issued which need facultative reinsurance		
2.5.4		Allow order retrieval by order number, date, proposer or source		
	2.6	Quotation Conversion		
2.6.1		Convert quotation/proposal to policy without re-entry of data		
	2.7	Quote Iteration		
2.7.1		Ability to maintain multiple iteration in case if minor changes to be done in quotation.		
2.7.2		Maintaining iteration sequence number under single quotation number.		
2.7.3		Ability to convert any version of quote to policy.		
	3	**Policy Management**		
	3.1	Channels		
3.1.1		Handling of proposal from different channels viz. customer direct, brokers, agents, point of sales, branch, authorised agents, electronic means (email, web)		
3.1.2		Agents and brokers can access proposals online		
	3.2	Proposal Handling		
3.2.1		Handling of direct proposals		
3.2.2		Facility to handle coinsurance inward, both as leader as well as participant, with multiple coinsurers		
3.2.3		Facility to handle coinsurance outward-As leader as well as participant, with multiple coinsurers		
3.2.4		Policy issuance for all classes of business – Automobile, Property, Marine, Liability, Fidelity, Engineering, General Accident, Miscellaneous,Plate Glass etc.		
3.2.5		Auto configurable screens to collect necessary information for each line of business, including risk accumulation.		
3.2.6		Separation of processes for simple policies (volume business) and complex policies with necessary workflow.		
3.2.7		Handling of fire scheduled policies, multi-section, declaration / floater, multi-line and multi risk policies		
3.2.8		Handling of multi-currency policy for marine open cover, engineering risks etc.		
3.2.9		Proposal handling for open cover/ open policy/declaration policy / floater policy and master policy		

3.2.10	Separate risk details screen for each line of business		
3.2.11	Facility to collect information such as previous claims history, where business is transferred from other insurers		
3.2.12	Stores the proposal images		
3.2.13	System should have the capability to allow the autorized user to Configure, Modify and Discontinue product/Scheme/Policy or some specific parameters.		
3.3	Premium Computation		
3.3.1	Rating (premium computation) for non-tariff and products governed by market agreement with loading, discounts and charges etc..		
3.3.2	Ability to overwrite system calculated rates (System should have ways to identify that premium was overridden)		
3.3.3	Short-term/ pro-rata rates		
3.4	Risk Inspection and Management		
3.4.1	For fire, marine, engineering and miscellaneous (AND liability) lines of business, system should- Allow / prevent issue of policy depending on optional / mandatory risk inspection		
3.4.2	Trigger facultative reinsurance requirement where necessary		
3.4.3	Maintaining risk Accumulation limits at any given location. Specialty for property insurance.		
3.4.4	Ability to see accumulated risk with integrated maps.		
3.5	Underwriting Support		
3.5.1	View of client profile, other policies to the client, status of these policies, past claims, period for which client has been insuring with this insurer to the underwriter for decision making on risk acceptance		
3.5.2	Control to stop duplicate policy issue		
3.5.3	Facility for supervisors to create simplified versions of policy entry screens by reducing number of fields on display. Where mandatory fields are being hidden, there should be a facility for adjusting workflow to move the policy to a different job Q for detailed data entry & posting / proofing		
3.5.4	Ability to restrict / hide / make mandatory data entry fields		
3.6	Proposal Approval		
3.6.1	Check for adequate reinsurance		
3.6.2	Ability to override this in special cases		
3.6.3	Check for adequate premium		
3.7	Workflow		
3.7.1	Workflow from quotation to proposal to policy issue, including data entry, quality check, proposal acceptance, final quality check and policy issue and document generation. This workflow should be configurable and product and channel specific		
3.7.2	Ability to track status of proposal		
3.7.3	Workflow, To-do lists / check lists setup for each main class / sub class / product / risk / item / coverage.		
3.7.4	Authorization levels for different processes		
3.7.5	Risk acceptance approval limits for different lines by specified users		
3.7.6	Maker-checker authorization can be implemented for policy data entry and posting processes (viz data entry, quality check, underwriting and final quality check can be implemented through different users ?)		
3.8	Policy Documentation		
3.8.1	Attach standard policy wordings, clauses and facility to add new clauses.		
3.8.2	Facility to search for standard warranties and clauses using key terms		
3.8.3	System generated certificate for motor, marine cargo transit, Travel		
3.8.4	Ability to email or fax policy documents from the system, as PDF files		
3.8.5	Print and reprint of policy		
3.9	Stamp Duty Handling		
3.9.1	Calculate stamp duty as per QATAR Regulation		
3.9.2	Issue alerts for insufficient balances in the stamp duty account		
4	**Open Cover/ Master policy/ Policies with declaration**		
4.1	Open Cover		
4.1.1	Handling of marine open cover with facility to issue certificates and enter shipment details for each voyage and generate documents.		
4.1.2	Alerts in case declaration is above specified limit.		
4.1.3	Alerts in case per shipment limit is exceeded		
4.2	Master Policy		
4.2.1	Handling of master policies with facility to maintain insured details, risks covered.		
4.3	Declaration Facility		
4.3.1	Handling of floater, floater declaration, declaration policies with premium rating and facility to collect declaration details		
4.3.2	The system should be able to track the status and progress of each Declaration by geography , role etc.		
4.3.3	Ability to analyze the uploaded Declarations with the help of business rules and flag for any discrapancy's.		
4.3.4	The system should have the capability to push the KYC documents in the system and tag the documents to User ID and declaration/proposal.		
4.4	Transaction Handling		
4.4.1	Handling of cheque, cash deposit or other transaction mode applicable in QATAR		
4.4.2	Cash deposit link to open cover / open policy/ master policy for premium debit.		
4.4.3	Alerts / report in case of insufficient premium, available declaration reaching cut off level or open cover available limit reaching cut off limit		
4.4.4	Facility to replenish declaration, open cover or master policy limit through endorsement		
5	**Policy Administration/ Endorsements**		
5.1	Types of Endorsement		

5.1.1	Increase/ decrease in sum insured		
5.1.2	Risk addition/deletion		
5.1.3	Section addition/deletion		
5.1.4	Peril (cover) addition/deletion		
5.1.5	Policy transfer		
5.1.6	Name / address change		
5.1.7	Policy cancellation		
5.1.8	Short-term cancellations		
5.1.9	Policy reinstatement after cancellation		
5.1.10	Mistake correction, after policy issue		
5.1.11	Change in policy terms and coverage, including risk covered, ab-initio or as endorsement		
5.1.12	Addition / deletion of clauses		
5.1.13	Eendorsements for Open Cover / Master Policy, Declaration policies., multi-currency SI		
5.2	Premium Computation		
5.2.1	Calculate additional/returned premium		
5.2.2	Rating for different endorsements, including on short term and pro-rata basis, or based on specific tables. Applicable for non-tariff and products governed by market agreement.		
5.2.3	Premium check for specified lines of business during endorsement process.		
5.2.4	Functionality for cash before cover issuance.		
5.3	Endorsement Information		
5.3.1	Record endorsement dates with different effective dates for diff risk / item / coverage / premium.		
5.3.2	Recording of date of request for endorsement		
5.3.3	Ability to select pre-defined clauses to be printed in the endorsement document		
5.3.4	Ability to type a new clause with non-standard wording		
5.4	Endorsement History		
5.4.1	Maintain history of endorsements and ability to query/ view each endorsement as well as original policy		
5.4.2	System to retain latest versions of policy documents along with old versions		
5.5	Risk Management		
5.5.1	Allow adjustment of reinsurance arrangements when endorsement processed		
5.5.2	Provide check of risk accumulation at endorsement		
5.5.3	Allow endorsement on expired policies		
5.5.4	Different authorization limits / access for endorsement by product types		
5.6	Service Enhancement		
5.6.1	Allow online request for endorsement by client / brokers		
5.6.2	Customer self service for simple endorsements for specific customers / brokers. System check before allowing endorsement through self service option		
5.6.3	Implementation of maker-checker concept i.e. data entry, proofing, quality control, approval & posting can be implemented through different user Ids		
6	**Reinsurance Outward/ Coinsurance Outward**		
6.1	Reinsurer set-up		
6.1.1	Maintenance of reinsurers' details		
6.1.2	Maintenance of reinsurance rules for treaties - Quota share, Surplus, XOL		
6.2	Reinsurance Processing		
6.2.1	Process- reinsurance - UnderWriting		
6.2.2	Allow use of as many reinsurers as required, specifying percentages reinsured and rates		
6.2.3	Compulsory cession functionality		
6.2.4	Process- reinsurance - Claim - XOL(Excess of Loss)		
6.2.5	Retrocession in respect of business received by other insurers in Country, up to specified limits		
6.2.6	Process- reinsurance – Claim		
6.2.7	Record reinsurer's reference number		
6.3	Reinsurance Premium		
6.3.1	Calculate reinsurance premiums, commissions and percentages retained		
6.3.2	Facility for installment premiums on outward reinsurance		
6.4	Reinsurance Documentation		
6.4.1	Generate RI slip/ closing slip for facultative business		
6.4.2	Optionally produce credit notes for each reinsurer and post accounting entries		
6.4.3	Generate bordereaux for each treaty / participant		
6.4.4	Produce balances per reinsurer in respect of premiums and losses per line on facultative and treaty basis		
6.5	Integration with Underwriting		
6.5.1	Facility to automatically process reinsurance at a time of processing the original insurance policy and also at the time of passing endorsements (e.g. for compulsory treaties)		
6.6	Co Insurance Outward		
6.6.1	Facility to arrange Co insurance outward with multiple insurer with appropriate sharing.		
6.6.2	Facility to compute coinsurance commission and charges.		
6.6.3	Facility to have co insurance pool to share common risks.		
6.6.4	Facility to bifurcate our share accounting only.		
7	**Reinsurance Inward/ Co insurance Inward**		
7.1	RI inward facilities		
7.1.1	Facility to underwrite inward Fac offer for different lines of business		
7.1.2	Handling of inward treaty business-either direct business or other treaty business		

7.1.3	Facility to retrocede fac inward to other fac, treaties		
7.1.4	Facility to retrocede treaty inward to other treaties, fac		
7.1.5	Commission to brokers for inward business		
7.2	**Documentation**		
7.2.1	Generation of necessary bordereaux for retrocessions		
7.2.2	Generation of RI slips		
7.2.3	Generation of documents / certificates for RI inward Fac		
7.3	**Coinsurance Inward**		
7.3.1	Facility to accept co insurance inward and capturing necessary details.		
7.3.2	Facility to pass appropriate accounting in and generating necessary documents.		
8	**Claims**		
8.1	**Claims Recording/ Notification**		
8.1.1	Handling of claims of all lines of business viz. Automobile (OD and TP), Property (Floater, declaration), Marine (standard, open cover, open policy), Liability, Engineering, Miscellaneous (master policy), Livestock etc.		
8.1.2	Record claim notification, and important information e.g. date and date of loss		
8.1.3	Multiple claimants under one accident under one or more coverage.		
8.1.4	Recording of all claims data, including type, dates, reasons, claimant, surveyors, estimates, reserve and status.		
8.1.5	Recording of line of business specific claims data		
8.1.6	Reserve / estimate revisions and versioning.		
8.1.7	RI recovery share calculation and advices.		
8.1.8	Validation on data entry (user should be able to define validations such as mandatory / no mandatory, linkage with the value in other fields, permitted values etc)		
8.1.9	Provide enquiry facility on the order, quotation and policy coverage including endorsements and whether paid, including previous claims paid and/or outstanding, policy status etc.		
8.1.10	Linkages with underwriting to see policy and endorsement details, policy status		
8.2	**Claims Processing**		
8.2.1	Track status of claims from notification, registration, under survey, interim payment, revision, final payment, repudiation, closing and reopening		
8.2.2	Claims history maintenance		
8.2.3	Allow amendment of claim record, including the reserve and recovery reserve, between notification of claim and final payment		
8.2.4	Claims computation for some lines of business		
8.2.5	Claim amount validation based on benefit limits for claims		
8.2.6	Claim computation support for motor, taking into account sum insured limits for items affected, underinsurance, deductibles and perils covered.		
8.2.7	Claim computation support for any one year / any one event losses		
8.2.8	Produce payment recommendation and post accounting entries		
8.2.9	Provide warning on claims payment approvals exceeding authorized limits		
8.2.10	Different claim approval limits for users based on product, claim amount, nature of loss, substandard/negotiated claim etc.		
8.2.11	Facility to approve claim singly/ jointly		
8.2.12	Allow payments to third parties		
8.2.13	Allow interim and multiple payments under one claim to same or multiple parties		
8.2.14	Allow enquiry on whether cheque drawn to settle or part settle a claim or pay fees		
8.2.15	Amendment of the reserve or recovery reserve to be allowed only with authority		
8.2.16	Provide audit trail of changes to the claim file		
8.2.17	Close claim case to prevent further payments		
8.2.18	Allow reopening of claim under proper authority		
8.2.19	Allow various claims enquiry facilities e.g. by claims number, policy number, insured name, claimant name, date of incident, vehicle registration number, vessel, etc		
8.2.20	Claim enquiry to show which reinsurers are liable for the claim		
8.2.21	Linkage to reinsurance system to record claim status and recoveries from treaty and facultative reinsurers for notice generation and accounting		
8.2.22	Advise reinsurers of their preliminary share of the loss and any revised estimate of their share		
8.2.23	Ensure receipt of reinsurer portion of the claim		
8.2.24	Produce notification of liability to third party where there is cause for recovery. This includes salvage and recoveries through legal process		
8.2.25	On recovery and subrogation, allow prompting for follow-up		
8.2.26	Allow entry of recovery reserves in claim record		
8.2.27	Facility to distribute workload through workflow allocation		
8.2.28	Claim Reserving entries for the year end accounting.		
8.2.29	Self service through kiosk / internet/other mode of communication for claim status		
8.2.30	Ability to define comprehensive workflow process for claims processing		
8.2.31	Implementation of maker-checker concept for claims & claims payment processing i.e. data entry, proofing, quality control, approval & posting can be implemented through different user Ids		
8.3	**Claims Documentation**		
8.3.1	List of documents needed for claims, per line of business		
8.3.2	Record of documents called for, status and dates for tracking and TAT analysis		
8.3.3	Record of correspondence with claimant and service providers (Garage / Adjustor / lawyer etc)		
8.3.4	Facility to record and store various reports/ scanned images, recommendations, documents, bills, evidences and picture images etc.		

8.3.5	Produce claims statement and payment voucher for settlement of claims, surveyor fees,solicitors'fees,etc		
8.3.6	On payment of claim generate advice and debit note to reinsurers		
8.4	Salvage Processing		
8.4.1	Facility to record salvage at time of claim processing.		
8.4.2	Facility to record salvage location		
8.4.3	Facility to record salvage expenses and estimates		
8.4.4	Facility to register salvage quotation for disposal		
8.5	Claims Recovery		
8.5.1	Facility to record claim recovery details		
8.5.2	Facility to record legal case for claim recovery		
8.5.3	Facility to register final settlement details		
8.6	Others		
8.6.1	Claim made above the Limit set by the OICL team will initiate the workflow and wil be redirected to higher authority for approval		
8.6.2	Alert in the system notifying the user has exceeded the limit to settle the claim		
8.6.3	Benchmark for generating the alert for claim threshold limit and subsequent alert once the threshold is reached		
9	**Accounting**		
9.1	Transaction (Excluding Collections)		
9.1.1	Allocate premium to reinsurers		
9.1.2	Allocate premium on quota share pooling arrangements		
9.1.3	Allow for billing and payment of premium by installment		
9.1.4	Provide monthly reconciliation of ledger balances with statement of accounts to treaty reinsurers		
9.1.5	Analysis and preparation of due to/from reinsurers for the interim and year end closing		
9.1.6	Computation and preparation of the premium adjustment of actual as against minimum and premium paid to reinsurers		
9.1.7	Preparation of Profit Commissions to outward treaties		
9.1.8	Provide reinstatement premium computation sent by reinsurers		
9.1.9	Generation of payment instructions interface file to integrate with third party system.		
9.2	Ledgers		
9.2.1	Ledger and Sub Ledger Creation		
9.2.2	Automatic posting of accounting entries to GL Link file for all financial transactions		
9.2.3	Error handling, including reversals, during batch extraction or subsequent posting in to the GL		
9.3	Accounting Controls		
9.3.1	Provide monitoring control for payments of commissions and refund premiums		
9.3.2	Control of number series - policy, bills, statements, endorsements, official receipts, checks, vouchers		
9.3.3	Provide control on authority limits of signatories		
9.3.4	Control to prevent double payment/booked accounts and unsupported transactions		
9.3.5	Verification of all supporting documents on all check vouchers issued		
9.3.6	Ability to define comprehensive workflow process for different account processes		
9.3.7	Implementation of maker-checker concept for accounting processes i.e. data entry, proofing, quality control, approval & posting can be implemented through different user Ids		
9.4	Other Accounting Requirement		
9.4.1	Balance Sheet : The summary of financial position (assets and liabilities etc.) as of date		
9.4.2	Schedule to Balance Sheet: The details of financial position (assets and liabilities etc.) for each asset and liability account as of date		
9.4.3	Schedule to Income and Expense Statement: To compare the Incomes and Expenses in this year for a specific period with those of the last year for the same period.		
9.4.4	Income and Expense Statement: Gives summary of surplus or deficit for the period		
9.4.5	Main Accounts Trial Balance: Monthly closing balance details for Main A/c Codes and monthly closing balance details for Division, Department and Main A/c Codes. System should Verify the Double Entry Book Keeping in terms of Division and Main A/c		
9.4.6	Sub Account Trial Balance: Monthly closing balance details Sub A/c Wise. The report displays only those Main A/c that have Sub A/c.		
9.4.7	Main A/C Trial Balance(Posted And Unposted): The balances for posted and unposted summary separately		
9.4.8	Main A/C Trial Balance With Annual Figure (YTD): The balance on year to date with a comparison of previous year and current year.		
9.4.9	Petty Cash Disbursements Pending Reimbursements: Cash disbursement vouchers based on Petty Cash Number.		
9.4.10	Petty Cash Reimbursements during Period: Petty cash reimbursement received during a given period.		
9.4.11	List of Transactions Detailed: details of account-wise transactions based on status and due date and obtain the value of the transactions in Local Currency and Foreign Currency by Account		
9.4.12	General Ledger LC: Synopsis of the volume of local currency transactions during the period for the Main A/c Code and analyze the local currency transactions in relation to divisions, departments and Main A/c codes		

9.4.13	Sub Ledger Local Currency: report provides a synopsis of the volume of local currency transactions during the period for Sub A/c codesand analyze the local currency transactions in relation to divisions, departments and Sub A/c codes		
9.4.14	Consolidated Account Wise Summary: provide Main A/c and Sub A/c summaries on a daily and transaction status basis and retrieve transactions by specifying an amount in the Amount Over-limit field		
9.4.15	Missing Voucher Number List: the list of missing transactions		
9.4.16	Allocation JV Details: analyze the amount of expense JVs allocated on the basis of Prepaid Main A/c codes for a given period and details of prepaid expenses for a given period		
9.4.17	General Ledger Foreign Currency: synopsis of the volume of foreign currency transactions during the period for the Main A/c Code		
9.4.18	Sub Ledger Foreign Currency: synopsis of the volume of foreign currency transactions during the period for Sub A/c Codes		
9.4.19	Bank/Cash Position Report: account wise summary of deposits, withdrawals and current closing balances during a particular period. When tracking the movement of transactions, the opening balance is also included.		
9.4.20	Voucher: vouchers posted or unposted based on transaction code and document number		
9.4.21	List Of Processed/Unprocessed Txns: list of posted and unposted documents in the system		
9.4.22	Journal and Other Day Books: list of processed transactions alone by Transaction Code, Document Number or Document Date and transactions is mapped with related ledger accounts like GRN register and cash accounts to verify the status		
9.4.23	Activity Analysis : Main Account details by Particular Main Activity Head (based on the selection criteria) for a selected range of divisions and departments within a selected period. All the transactions for each Main A/c along with department and division totals based on the Main Head and Sub Head.		
9.4.24	Creditors Aged Analysis: analyze Creditors (Supplier wise / Main A/c / Sub A/c wise) ageing as a synopsis according to pre-defined days range along with the On A/c and Net Value figures (as of date) and facilitates users to analyze creditor aging on the basis of supplier account or document number and provides due date details		
9.4.25	Statement of Payables: Analyze supplier-wise Invoices and Payments against those invoices and balance payables. In addition, it displays details of the PDC and ageing of the outstanding amount (Local Currency Transactions only).		
9.4.26	Supplier Outstanding: Analyze the Outstanding Balance details (Main Account wise) by Company or Supplier, along with the aging in predefined period limits		
9.4.27	Debtors Aged analysis: the list of debtors in a particular parent customer group along with the Main Account Code details for the transactions made within a period. In addition, the details based on Base Currency/Foreign Currency with the data sorted by Due Date or Document Date		
9.4.28	Statement of Outstanding: Outstanding amounts in Qatari Rial and other foreign currency (e.g. INR, USD Etc.) from a Parent Supplier group in each account within a period. In addition, displays the details based on Base Currency or Foreign Currency with the data sorted by Due date and Document Date		
9.4.29	Payment received for invoices through a cheque number: full listing of the cheques received from the debtors on invoices for a given period. The interface should allow the users to obtain details by Bank Account or Customer for a given period.		
9.4.30	Cheques received but not deposited: details of the cheques (other than Post Dated Cheque) that the company has received.		
9.4.31	Statement of Account with Matched/Un-Matched Details (Debtors/Creditors): details of a particular customer/supplier account with the break-up of the matched & unmatched transactions		
9.4.32	Un-reconciled Book entries : the details of all the un-reconciled book entries by Bank Code and Bank Account Number and also contains the details of the days from which the book entries have been un-reconciled.		
9.4.33	Un-reconciled Bank entries: the details of all the un-reconciled bank entries by Bank Code and Bank Account Number and also contains the details of the days from which the bank entries have been un-reconciled.		
9.4.34	Bank Reconciliation Statement: The bank entries based on the Accrual concept. According to this concept, the expense is to be accounted when it is actually accrued and not during payment. In addition, the income is to be realized when it is earned and not on receipt basis.		
9.4.35	Payment Notification to the Bank: printing of notification to the bank about payment to suppliers in text format		
9.4.36	Post Dated Cheque (PDC) (Received) on Hand: the list of all Post Dated Cheques that are with the Accounts Department as on date		
9.4.37	PDC Received during a period: the PDC received during a given period of time.		
9.4.38	PDC due to be Banked: details of PDCs that are pending for deposit.		
9.4.39	PDC issued during Period: the Post Dated Cheques issued during a particular period. The display of values is in Qatarri Rial. For cheques issued in Foreign currency, the report displays the value in Qatari Rial		
9.4.40	PDC Issued due for payment: the PDC issued to and not realized by the customer.		

9.4.41	PDC (Received) on Hand by Division/ Department and Bank: the details of PDC received and available (on hand) with the account details of departments or divisions for a particular bank account as of date. The user is able to generate the report based on a particular Main Bank A/c/Sub Bank A/c Criteria (Customer's Bank Name and Account Number). In addition, the report displays the values in LC (converts PDC received in Foreign Currency into Local currency)		
9.4.42	PDC Received During the Period by Division/ Department and Bank: the details of PDC received during a period and available (on hand) with the accounts details of departments or divisions for a particular bank account as of date. The user is able to generate the report based on a particular Main Bank A/c/Sub Bank A/c Criteria (Customer's Bank Name and Account Number). In addition, the report displays the values in LC (converts PDC received in Foreign Currency into Local currency)		
9.4.43	PDC Due to be banked by Division/ Department and Bank: the details of PDCs received from customers that are due to be banked as of date with the accounts details of departments or divisions.		
9.4.44	PDC Issued During a period by Division/ Department and Bank: the PDCs issued during a particular period to the suppliers from departments or divisions through a particular Bank A/c.		
9.4.45	PDC Due for Payment by Division/ Department and Bank: the details of PDCs issued that are due for payment as of date in a particular division / department for a particular bank account, due date wise. This report is also used as a cheque register-issued document wherein users are able to view cheque details of PDCs issued through a particular department. The report converts and displays the values in LC from FC.		
9.4.46	PDC Confirmation Audit Trial by Division/ Department and Bank: lists the issued PDCs that have been presented at the bank for payment (confirmed) and accounted in books for a selected period, department wise or division wise. This report is generated for a particular bank account or for a range of bank accounts		
10	**Collections**		
10.1	Collection Instruments		
10.2	Cash Before Cover		
10.2.1	Handle cash before cover as per Countryn regulations		
10.2.2	Facility to collect payment from agents / dealers/ brokers /customers		
10.2.3	Collect payments against one or more policies		
10.2.4	Facility to receive premium through mutliple modes of payments against one policy or against many policies		
10.2.5	Controls (flexible) to prevent issuance of policy for inadequate Cash before cover		
10.2.6	Facility to handle cash deposits		
	- Issuance of policies		
	- Endorsements		
	- Renewals		
	- Payment of commissions		
	- Claims registrations		
	- Claims payments		
	- Handling customer service requests through call centres		
	- All other customer / agent touch points		
10.3	Processing		
10.3.1	Handle payment of a single cheque /payment instrument against 1 or many policies		
10.3.2	Allow for multiple payment instruments for one policy or multiple policy of same insured / payor		
10.3.3	Allow for short premium within tolerance and authority to increase tolerance		
10.3.4	Allows partial and full settlements		
10.3.5	Facility to inform clients / agents / brokers of short / excess payments		
10.3.6	Ability to record collection before proposal entry/ policy issuance		
10.3.7	Facility for installment premium collection		
10.3.8	User should be able to inquire on the collection status in various ways		
10.3.9	Allow enquiry on whether cheque drawn to settle or part settle a claim or pay fees		
10.3.10	Ability to define a workflow process for collection management		
10.3.11	There should be complete end to end (intimation to closure) audit trail recording all events/transactions closures/reopens).		
11	**Renewals**		
11.1	Renewals Processing		
11.1.1	Renewal extraction for policies due for renewal done in batches or by selecting individual policy		
11.1.2	At renewals, all endorsements should be included for latest status of the policy		
11.1.3	Allow review of draft renewal notice and optionally print draft using expiring policy details		
11.1.4	Produce renewal notices by class of business, by account handler, by agent or by broker or by channel partners		
11.1.5	Record and produce renewal history indicating premiums, losses, discounts, brokerage, etc		
11.1.6	Facility to do renewal policy changes in two ways a A customized and simple view of the policy entry screens In this way a user sees only a limited fields on the screen and the rest of the fields are copied from the original policy b User can select the option to go through all details for a policy		
11.1.7	Allow renewal of policies in batch or individually		
11.1.8	Provide alerts at the time of renewal, if the policy has undergone change after renewal extraction		

11.1.9	Generate policy document / certificate/ renewal certificate on renewal		
11.1.10	Generate agency commission/ brokerage on renewed policies		
11.1.11	Redo fresh reinsurance upon renewal / Integrate with reinsurance system for reinsurance on treaty and facultative basis for renewed policy		
11.1.12	Alert if on renewal, the policy needs facultative of fac obligatory cover		
11.1.13	Record and report renewals refused with reasons		
11.1.14	Facility, with proper restrictions, to do selected policy renewals at the branches		
11.1.15	Implementation of maker-checker concept for renewals		
12	**Enquiry**		
12.1	Client Enquiry		
12.1.1	Provide a complete perspective on the customer		
	a Single screen that show all the policies bought by the insurer, along with status		
	b Users can select any policy to enquire further		
12.1.2	Search options include filters / wildcards		
12.2	Policy Enquiry		
12.2.1	Provide enquiry facility on the order, quotation and policy coverage including endorsements and whether paid, including previous claims paid, Reported and/or outstanding		
12.2.2	Facility to view a single image of the policy with latest values for every field i.e. including all endorsements		
12.2.3	Policy enquiry to show endorsements		
12.2.4	Enquiry on RI inward business		
12.3	Claims Enquiry		
12.3.1	Provide enquiry facility on previous claims paid , Reported and/or outstanding		
12.3.2	Claim enquiry to show which reinsurers are liable for the claim		
13	**Product & Rules Set Ups (including rate set up)**		
13.1	Set Ups		
13.1.1	Handling of Country n tariff, non-tariff and market agreement products (Give details) for example Fire, Petrochemical Risk, Marine as tariff products, Mediclaim & Overseas Mediclaim as example of market agreement and Burglary for non-tariff products		
13.1.2	Accounting Setup / mapping for various product lines / business lines / operations like new business, renewals, claims, expenses, etc.		
13.1.3	User should be able to set up new products with customizable screens		
13.1.4	Validation on data entry (user should be able to define validations such as mandatory / no mandatory, linkage with the value in other fields, permitted values etc)		
13.1.5	Multiple levels and types of loadings / discounts (eg:NCD - No claim Discount) / bonuses (eg:NCB - increase of SI upon renewal)		
13.1.6	Calculate premium as rate times sum insured or flat premium (e.g. for public liability)		
13.1.7	Calculate premium using rates table		
13.1.8	Add motor loading as input percentage		
13.1.9	Allow motor no claims bonus and other discounts		
13.1.10	Apply marine cargo over-age surcharge		
13.1.11	Allow computation for declaration policies, minimum premiums		
13.1.12	Document template to be customizable for schedules, receipts, certificates, cover note and other documents		
13.1.13	It should be possible to abe to clone product from the existing products and able to edit the same.		
14	**Client Data Bank**		
14.1	Client Data Bank		
14.1.1	Client information maintenance.		
	- Each client assigned a unique customer ID		
	- Record all entities including customers, reinsurers, agents, brokers, surveyors, banks etc as clients		
	- Assign roles (e.g. agents / brokers) to the clients		
	- Allow multiple roles for a client		
	- Record information for corporate / individuals agents		
	- Organization information maintenance (for brokerage company, banks, etc.)		
14.1.2	Maintain record of relationships		
	- For individual clients		
	- For corporate clients (e.g. corporate hierarchies)		
14.1.3	Record complete information for a client		
	- Multiple adresses - official/residential address, contact address etc		
	- Email / Phone /Mobile / Business Designation		
	- Facility to add notes		
14.1.4	Single client data-base across multiple business lines		
14.1.5	Able to identify and merge duplicate client records		
14.1.6	Avoid duplicate data entry		
14.1.7	Record history of changes of client information		
14.1.8	Client Enquiry		
	- By name		
	- By ID		
	- Other search criteria like Social Security number / passport number		
	- Support wild card / complex filtering		
14.1.9	Customer centric system design		
	- all customer transactions / customer service requests are linked to a unique customer ID		
	- enquiry facility to view all transaction /service request aggregated by a client		
14.1.10	Facility for invoking any client transaction e.g. new quotation, claims etc from client data entry/ enquiry screen		

15	**Agency Management & Commission Handling**		
15.1	Agency Management		
15.1.1	Facility to maintain agent registration number and validity of license		
15.1.2	Agency HR including appointment details, training details and dates		
15.1.3	Agency hierarchy such as reporting relationship		
15.1.4	Agency hierarchy to have agents and all in the hierarchy including field staff, training managers, branch heads		
15.1.5	Facility for agents to make requests for stationary – Brochures, Cover notes		
15.2	Commission Handling		
15.2.1	Agency compensation for tariff, non-tariff and products governed by market agreement		
15.2.2	Claw back (reversal) of bonus for cancelled policies		
15.2.3	Commission on endorsements of all types		
15.2.4	Generation of agent statement of accounts		
15.2.5	Facility to disburse commission and bonus based on defined frequency and pass on information to GL system / direct credit		
15.2.6	Tax deduction at source		
15.2.7	Facility to handle agents expenses such as during training, visits and other incidental		
15.2.8	Hierarchical commission handling		
15.2.9	Non-commission incentives such as sales bonus, profit bonus, referral bonus, training bonus etc.		
16	**MIS/ Reporting**		
16.1	Flexible Report		
16.1.1	System should have capability to generate Felxible report as and when required by OICL		
16.2	Set of Reports required for business operations		
16.2.1	Do you provide pre-defined MIS reports? Please list the main reports		
16.2.2	RI – reports		
16.2.3	Financial Report E.g GL and Sub ledgers Reports, Account Payables Reports, Account Receivable Reports, BRS Reports PDC Reports , Budgeting Reports Etc.		
16.2.4	List of required reports (Not Exhaustive): Underwriting Reports,Underwriting with ETL Reports,Underwriting – Reinsurance Reports,Claims Reports,Claims with ETL Reports, Claims – Reinsurance Reports,Processing Reports, Broker-wise Commission Reports,Premium Report,Report for any specific cover ,List of Policies due for Renewal (From Transaction), product Configuration Report, Renewal Reports, Quotation Pending Approval, Daily Production Report(Department-wise, Class-wise and Product-wise information on number of policies/endorsements issued/approved on a day-to-day basis for a given period) etc.		
16.2.5	Reports required by the statutory & regulatory authority of Qatar		
16.3	BI		
16.3.1	Ability to slice and dice business results		
16.3.2	Data analysis for new business, renewals, accounting, claims		
16.3.3	Ability to identify trends and patterns		
16.3.4	Ability to present the results in different graphical forms		
17	**Country Specific Requirements**		
17.1	Country Specific Requirements		
17.1.1	Multi country roll out		
17.1.2	single database with multi schemas		
17.1.3	Multi currency		
17.1.4	exchange gain loss		
17.1.5	UPR process		
17.1.6	OSLR process		
17.1.7	Risk accumulation process		
17.1.8	IBNR process		
17.1.9	Regulatory report format		
18	**General Requirement**		
18.1	VPN Secured connectivity for OICL user to access CIS		
18.2	Addition of Working Days and Business Days inlcuding working hours		
18.3	Bulk upload of the Policy Data during policy creation		
18.4	Automated Email and SMS Feature		
18.5	Master Data Management for all stake holder e.g. Customers, Agents, Brocker, RI Brocker, Employee, Surveyor, Advocate etc.		

S.No.	Criteria	Compliance (S/I/N)	Remark
1	**Workflow and DMS integration**		
1.1	DMS		
1.2	DMS update files - Docx, excel, jpg		
1.3	Define workflow		
1.4	Manage workflow		
1.5	Inbound integration of workflow with third-party		
1.6	Facility to copy workflow templates in order to define		
1.7	Define policies and ensure compliance		
1.8	Provide realtime workflow monitoring		
1.9	Provide workflow reports for management analysis		
1.10	Facility to integrate with any third party		
1.11	Provide set-up of alerts		
1.12	Facility to set-up escalation process		
1.13	Maker / Author verification on Master Information		
1.14	Dual data entry on certain processes to check quality		
1.15	The application should seamlessly integrate with all		
1.16	Linking documents with relevant product, customer,		
1.17	The system should allow uploading/dowloading		

S.No.	Criteria	Compliance (S/I/N)	Remark

S.No.	Criteria	Compliance (S/I/N)	Remark
1.1	De-Dup Check on the basis common identity and/or reference information like Name, Address, Identity Numbers		
1.2	Control to stop duplicate policy issue		
1.3	Maintaining Credit limits for each customer by LOB		
1.4	Facility for blocking by each transaction wise with specific stop list ex. By renewals, by claims, by new policy etc.		
1.5	the addition of new entities / de-listing (removal) of existing customer		
1.6	Provide alerts at the time whenever any activity on the stop list customer account occures		
1.7	System should be able to provide data and reports in any format as requried by OICL Qatar or any regulatory body		
1.8	extract reports in xls, csv, pdf, flat file format		
1.9	Claim made above the Limit set by the OICL team will initiate the workflow and wil be redirected to higher authority for approval		
1.10	Alert in the system notifying the user has exceeded the limit to settle the claim		
1.11	Benchmark for generating the alert for premium threshold limit and subsequent alert once the threshold is reached for premium is paid in cash		

S.No.	Criteria	Compliance (S/I/N)	Remark
1	**Product Portfolio**		
1.1	View product information for all Lines of Business		
1.2	Download Product Brochure		
1.3	Access product portfolio in offline mode		
1.4	Region specific product launch		
1.5	Quick launch of new products and LOBs by business team without Technical assistance		
1.6	Define product information access for various categories of the users		
1.7	Upload different product brochures for each user category		
1.8	Enable / Disable products		
1.9	Auto synchronization of application with CIS Policy and Product details etc.		
2	**Policy Tabs**		
2.1	View details of all policies using Policy tab by end customers		
2.2	Integrated with Policy Administration section of CIS		
2.3	Offline Capability		
3	**Quick Quotes**		
3.1	Parameterized setup for your specific quotation needs for Insurance		
3.2	Define any number of parameters and calculation formula for each product		
3.3	Generation of quick quote on mobile by customers, Agents, Brokers, Dealers,Employees etc.		
3.4	Generate offline quotes – no internet needed		
3.5	Can be integrated with core system for fetching product setup for quotation.		
4	**Buy/ Sell Online**		
4.1	Self purchase of Motor Insurance, Personal Accident etc. by customer		
4.2	Sell Online enabled for all distribution channels for Insurance		
4.3	Capability of offline form filling		
4.4	Upload all required documents		
4.5	Integrate with your payment gateway		
4.6	Save details for later use		
4.7	Easy Integration with your Policy Administration System		
5	**Renewal**		
5.1	Self Renewal by customers		
5.2	Track Renewal status		
5.3	Renewals Schedule available for distribution channels		
5.4	Renew client's policy		
6	**Business Tracker:**		
6.1	Applicable for all distribution channels		
6.2	Agent view for his policies issued in past 60 days		
6.3	Renewal Schedule for his customers		
6.4	Alert on any pending issuances with discrepancy list		
6.5	Real time search of policy through mobile from Policy Admin System		
6.6	Fully integrated with Policy Admin System		
7	**Communication Centre / Alerts**		
7.1	Real time message display through ticker / notification on the mobile application transmitted		
8	**Claims:**		
8.1	Enables your customers to notify claim using the application		
8.2	Guided step by step process for raising claims		
8.3	Take photographs and upload it on the server		
8.4	Provides GPS location of the incidence for region basis claim processing		
8.5	Auto allocation of claim to surveyor (based on processing at your claim processing system)		
8.6	Separate application for surveyor		

8.7	Complete survey and submit survey report using application		
8.8	Real time update of claims to the customer		
8.9	Application should be capable of Locating nearby OICL Office and Service Provider Location . System should be able to navigate and guide him through Maps		