



SME Online Navigation

Objective



- Walk-through on how to effectively use SME Online to do new business submission, bind policy , secure renewal and endorse policy



Introduction to SME Online

What is SME Online?

■ Benefits of Full Externalization

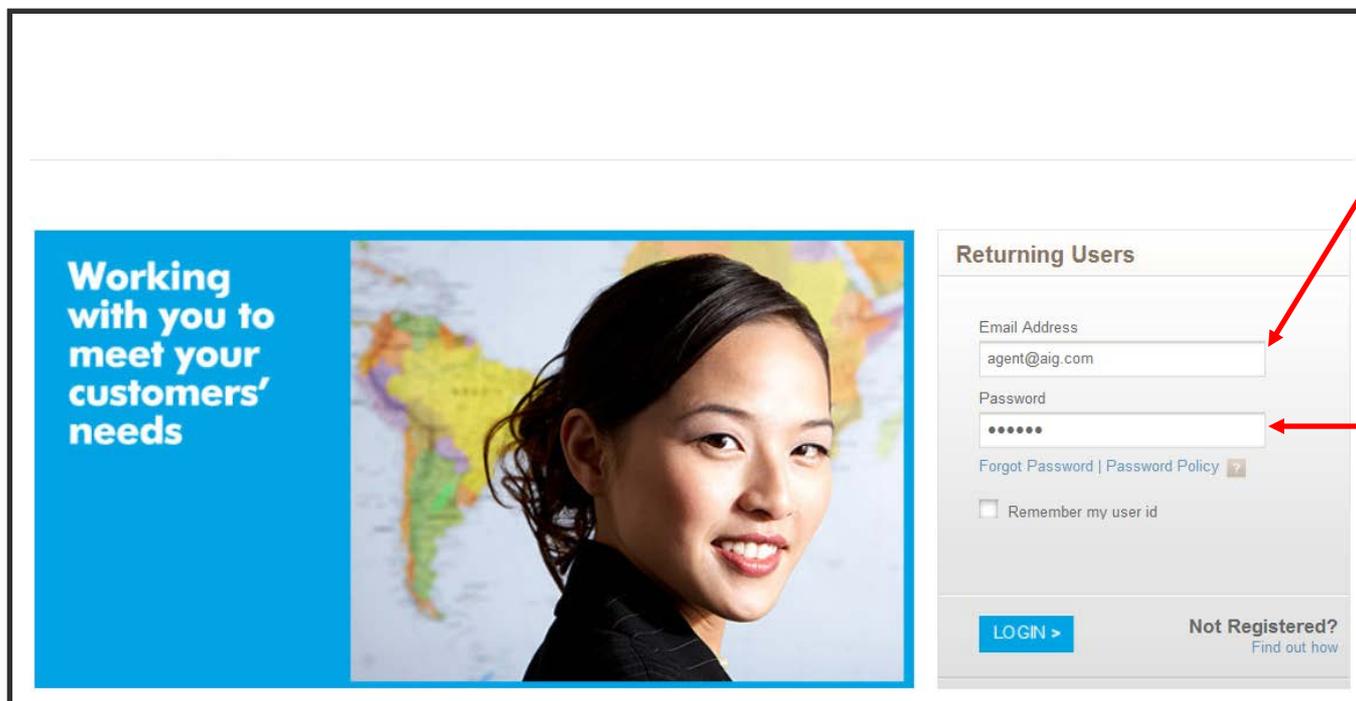
- Increase in efficiency for you and your clients
- Cost efficiency for you
- Streamlining your insurance processes
- Faster turnaround time



Quote Using SME Standard

Accessing SME Online

Step 1: Log in to myAIG Portal www.myaig.com.sg



Working with you to meet your customers' needs

Returning Users

Email Address
agent@aig.com

Password
.....

[Forgot Password | Password Policy](#)

Remember my user id

[LOGIN >](#) [Not Registered? Find out how](#)

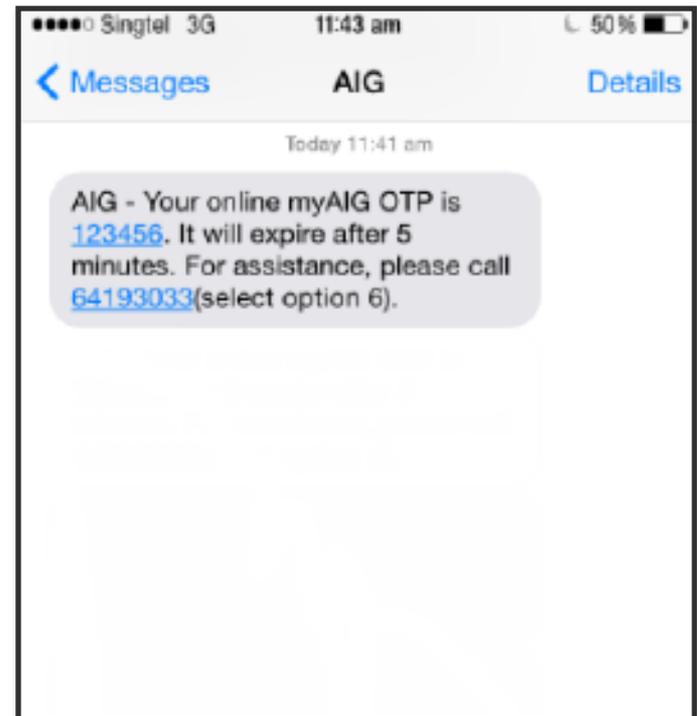
Step 2a: Key in your Email Address

Step 2b: Key in your Password. Click "Forgot Password" if you cannot remember your password and your temporary password will be sent to your Email

Accessing SME Online – 2 Factor Authentication

Step 3 – Upon successful password validation, a One Time Password (OTP) will be sent to the registered mobile number. The message will be as follows:

AIG – Your online myAIG OTP is XXXXXX. It will expire after 5 minutes. For assistance, please call 64193033 (select option 6).



Accessing SME Online

One Time Password Authentication

To proceed with your login, please enter the OTP sent to your registered phone number and click "Submit".

Please leave this browser window open while waiting for the OTP.

SUBMIT >

Haven't received your OTP? Please [click here](#) to resend.

OTP Help

- OTP will be sent to the mobile number registered with your myAIG account.
- Please click the resend OTP link if you wish to receive a new OTP.
- Please enter the latest OTP sent to your registered mobile number.
- You will be locked out of your account after 5 failed attempts to authenticate the OTP.
- If you are locked out after 5 consecutive failed attempts, please click "Forgot Password" on the login page to reset your account password and unlock the account.
- Please call AIG Support at 64193033(select Option 6) from Mondays to Fridays (9am to 5pm) to update the mobile number listed in your account.

- Upon successful password validation, a OTP is sent to the registered mobile number
- User enters the latest OTP in the validation box and submits to authenticate.
- A request to generate a new OTP can be done through the link on the screen.
- Note: Account will lock after 5 failed OTP authentication attempts.

Accessing SME Online

Step 4: Under My Applications, click on SME Online

The screenshot displays the AIG online portal dashboard. At the top, there is a navigation bar with links for [My Dashboard](#), [Tools](#), [Products](#), and [My Profile](#). The main content area is divided into three columns. The left column, titled 'My Applications', contains three items: 'eWay', 'SME', and 'Atlas'. The 'SME' item is highlighted with a darker background. Below this is a 'My Favorites' section. The middle column, titled 'Check Policy Status', features a dropdown menu for 'Policy Number', an input field for 'Enter a Policy Number', and a 'GO' button. Below this are two buttons: 'Check Claim Status' and 'Check Marketing Status', both with right-pointing arrows. The right column, titled 'AIG Highlight', contains a large red circle with the text 'SG 50' in white. Below the circle is the text 'AIG Celebrates SG50 Together as One AIG!' followed by a paragraph: 'Share your AIG SG50 stories and memories with us now by sending your stories and memories to SG50@aig.com. Five of the best stories in each quarter will stand to win an exclusive AIG Cash Card with a \$550 stored value. Read more details at our News and Announcements section below.'

Accessing SME Online

Step 5: Select the Package Type

Abort Help

Policy Details

Intermediary	<input type="text" value="CBU - DIRECT CLIENTS"/>	<input type="button" value="Search"/>	Package Type	<input type="text" value="Please Select..."/>
Product	<input type="text" value="APAC SME"/>		Currency	<input type="text" value="Please Select..."/>
Policy No				Standard SME Package
Quote No				Retail Essentials +
Policy Start Date	<input type="text"/>		Policy End Date	Office Essentials +
Insured Name	<input type="text"/>			Services Essentials +
				Food & Beverage Essentials +
				Essentials

Transaction Details

Transaction Type	Quotation	First Processed By
Transaction Status	Unfinished	Last Modified By
Gross Premium		Last Modified Date

Add Risk Details

SME Standard

Step 6: Select the Start Date of the Policy (Please ensure that the start date is a future date no later than 30 days from today's date as backdating of policy is not allowed)

Step 7: Key in the Insured's Name

Step 8: Select "Standard SME Package" for the drop down list at "Package Type"

Step 9: Click on "Add Risk Details"

The screenshot shows a web interface for policy details. The form is divided into sections: "Policy Details" and "Transaction Details".

Policy Details Section:

- Intermediary: Training Producer
- Product: APAC Combined
- Package Type: Standard SME Package
- Currency: Singapore dollar
- Policy Start Date: 01/06/2013
- Policy End Date: 31/05/2014
- Insured Name: MT TOYS PTE LTD

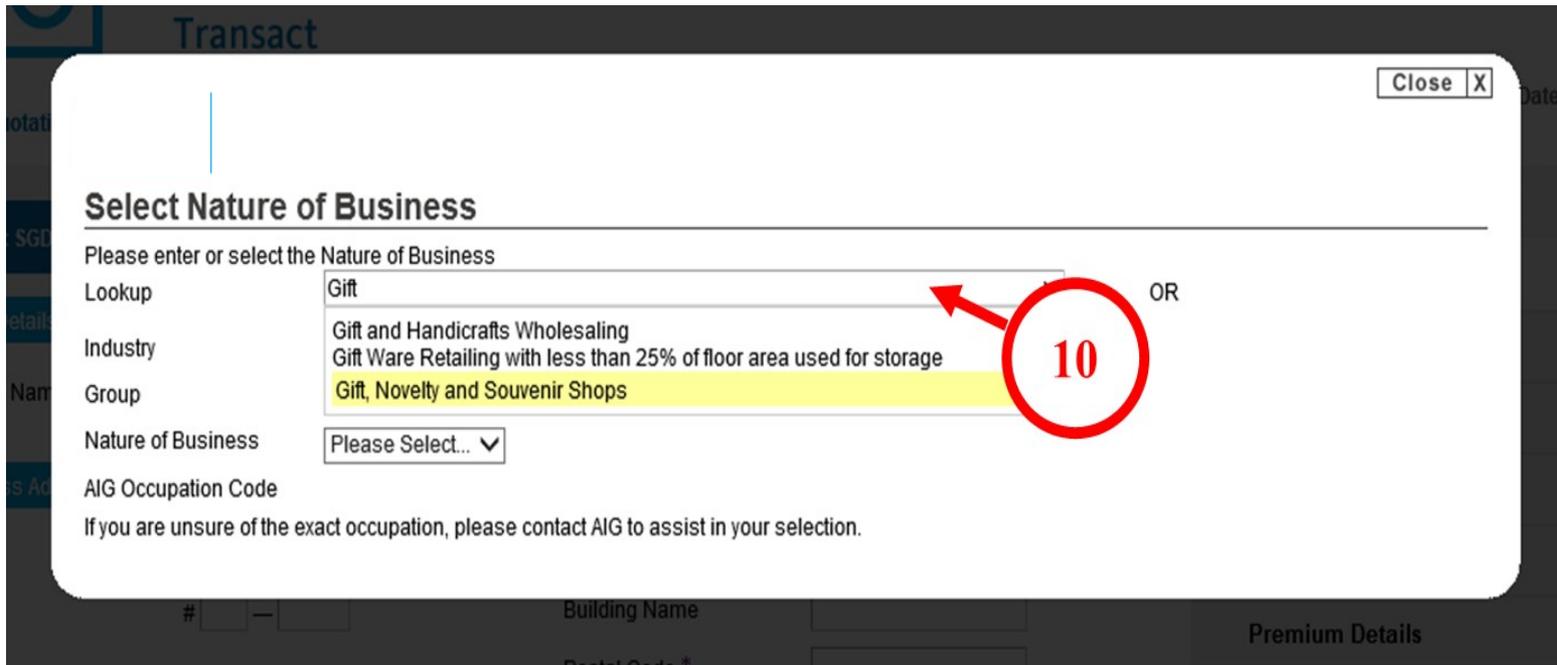
Transaction Details Section:

- Transaction Type: Quotation
- Transaction Status: Unfinished
- Gross Premium: (blank)
- First Processed By: (blank)
- Last Modified By: (blank)
- Last Modified Date: (blank)

Red circles and arrows highlight the following steps:

- Step 6:** Points to the "Policy Start Date" field.
- Step 7:** Points to the "Insured Name" field.
- Step 8:** Points to the "Package Type" dropdown menu.
- Step 9:** Points to the "Add Risk Details" button.

Step 10: Type in the keywords of the nature of business of the Insured at “Lookup” field; a dropdown list of all the nature of businesses with the keywords will be shown.



Transact Close X

Select Nature of Business

Please enter or select the Nature of Business

Lookup OR

Industry

- Gift and Handicrafts Wholesaling
- Gift Ware Retailing with less than 25% of floor area used for storage
- Gift, Novelty and Souvenir Shops**

Group

Nature of Business

AIG Occupation Code

If you are unsure of the exact occupation, please contact AIG to assist in your selection.

- Building Name Premium Details

Postal Code

Step 11: Select the Insured's nature of business (NOB). A list of all the possible insurances which can be offered to this NOB will be shown as "Acceptable". (Other status will also be shown, eg. Referable – Insurance is a referred risk for the NOB selected; Declined – Insurance is a declined risk for this NOB selected.)

Step 12: Click on "Quick Quote" (if you want the system to auto-check the basic fields for you – refer to Step 13 for the risk profiles allowed to perform this shortcut)

Select Nature of Business

Please enter or select the Nature of Business

Lookup: Gift, Novelty and Souvenir Shops

Industry: Wholesale and Retail Trade

Group: Retail Trade

Nature of Business: Gift, Novelty and Souvenir Shops

ALG Occupation Code: 5947

If you are unsure of the exact occupation, please contact AIG to assist in your selection.

The following lists whether a section is acceptable based upon the selected occupation

Sections	Policy Wide Risks
Property: Acceptable	Machinery Breakdown: Acceptable
Business Interruption: Acceptable	Electronic Equipment: Acceptable
Burglary: Acceptable	Fidelity: Acceptable
Money: Acceptable	Group Personal Accident: Acceptable
Glass: Acceptable	Work Injury Compensation: Acceptable
Liability: Acceptable	Inland Transit: Acceptable

Select Nature of Business Quick Quote

Step 13: Please review the list of Quick Quote Assumptions (also known as the Preferred Risk Profile). If the insured fits the risk profiles, please proceed to step 14.

Step 14: Click on “Agree-proceed to quick quote”

The screenshot shows a dialog box titled "Quick Quote Assumptions" with a "Close X" button in the top right corner. The dialog lists the following assumptions:

- A single location is to be insured.
- The maximum combined Property and Business Interruption sum insured is S\$50,000,000.
- The building was built post war, building structure is of reinforced concrete and has no wood in its construction
- Fire Protection is either sprinklered, smoke detectors or with adequate number of and fully serviced hydrants, hoses or fire extinguishers.
- If cold rooms are present, they occupy less than 15% of the building area.
- The location is not in a flood prone area.
- There are no industrial or warehouse operations in the same building or within 20m of the risk.
- Other than Work Injury Compensation claims, there have been no losses in the last 3 years.
- There has been no adverse insurance history, bankruptcy/liquidation or criminal activity.
- Property Cover Type is Property All Risks
- Group Personal Accident if selected cover is S\$50,000 for Accidental Death and Permanent Disablement
- Fidelity, if selected, cover is 10,000 per event and in the aggregate

At the bottom of the dialog, there are three buttons: "Change Nature of Business", "Disagree - proceed to full quote", and "Agree - proceed to quick quote".

Red callouts are present: a circle with the number "13" and an arrow pointing to the list of assumptions, and a circle with the number "14" and an arrow pointing to the "Agree - proceed to quick quote" button.

Step 15.1: Key in the required Sum Insured for Property

Step 15.2: Check the box if the premise is “Sprinkled”

Step 16: Select the sum insured for Burglary cover

Step 17.1: Select the no. of Employees under Public Liability

Step 17.2: Select the limit of indemnity required for Public Liability

Step 18: Uncheck the box if “Machinery Breakdown” or any Insurance is not required

The screenshot shows a 'Quick Quote' form with the following fields and annotations:

- Property Section:**
 - Building: []
 - Contents: [30,000] (Annotated with 15.1)
 - Stock: [100,000]
 - Sprinklered (Annotated with 15.2)
- Business Interruption:** (Annotated with 15.2)
- Burglary:** (Annotated with 16)
 - Sum Insured: [25,000] (Annotated with 16)
 - On Premises: [5,000]
 - In Transit: [5,000]
- Money:**
- Liability:** (Annotated with 17.1)
 - No. of Employees: [1-10] (Annotated with 17.1)
 - Limit of Indemnity: [1,000,000] (Annotated with 17.2)
- Machinery Breakdown:** (Annotated with 18)
- Work Injury Compensation:** (Annotated with 18)
 - Bill collector: Estimated Annual Wages [], No. of Employees []
 - Cashier/Admin: Estimated Annual Wages [14,400], No. of Employees [1]
 - Cleaner: Estimated Annual Wages [], No. of Employees []

Step 19.1: Key in the Estimated Annual Wages for the Work Categories to be insured.

Please note that the Annual Wages must represent the total annual wages of all the workers to be insured for in the category

(eg. If there are 4 Indoor Sales each earning \$1800 per month, the Estimated Wages to be insured is $4 * \$1800 * 12 = \$86,400$)

Step 19.2: Key in the number of employees to be insured

<input checked="" type="checkbox"/>	Work Injury Compensation		
	Bill collector	Estimated Annual Wages <input type="text"/>	No. of Employees <input type="text"/>
	Cashier/Admin	Estimated Annual Wages <input type="text" value="14,400"/>	No. of Employees <input type="text" value="1"/>
	Cleaner	Estimated Annual Wages <input type="text"/>	No. of Employees <input type="text"/>
	Delivery/Driver	Estimated Annual Wages <input type="text"/>	No. of Employees <input type="text"/>
	Director	Estimated Annual Wages <input type="text"/>	No. of Employees <input type="text"/>
	Indoor Sales	Estimated Annual Wages <input type="text" value="86,400"/>	No. of Employees <input type="text" value="4"/>
	Outdoor Sales	Estimated Annual Wages <input type="text"/>	No. of Employees <input type="text"/>
	Storekeeper	Estimated Annual Wages <input type="text"/>	No. of Employees <input type="text"/>
	Supervisor	Estimated Annual Wages <input type="text"/>	No. of Employees <input type="text"/>
<input type="checkbox"/>	Group Personal Accident		
<input checked="" type="checkbox"/>	Fidelity		<input type="text" value="5,000"/>



Step 20.1: Select the aggregate limit to be insured under Fidelity Guarantee

Step 20.2: Select the category of employees to be insured, and the no. of employees in that category

Step 21: Click on “Calculate Premium” to generate an indicative premium

Step 22: Click on “Continue” to proceed.

The screenshot shows a form for calculating a premium. It includes several input fields and buttons. Red circles and arrows highlight specific steps:

- Step 20.1:** Points to the '5,000' dropdown menu for the aggregate limit.
- Step 20.2:** Points to the '1-5' dropdown menu for the number of employees in the 'Staff with access to money' category.
- Step 21:** Points to the 'Calculate Premium' button.
- Step 22:** Points to the 'Continue' button.

The form contains the following data and elements:

Category	Estimated Annual Wages	No. of Employees
Indoor Sales	86,400	4
Outdoor Sales		
Storekeeper		
Supervisor		

Additional form elements:

- Group Personal Accident
- Fidelity
- Professional, executive, management: No. of Employees [Please Select...]
- Staff with access to money: No. of Employees [1-5]
- Staff without access to money: No. of Employees [Please Select...]
- Aggregate Limit: [5,000]
- Total Premium: 494.76
- Buttons: Calculate Premium, Review Assumptions, Continue

Step 23: Key in the Business Address of the Insured. Please take note that all fields with an * are mandatory fields

Step 24: Key in the Contact Name of the Insured

Transaction
Unfinished Quotation

Insured:
MT TOYS PTE LTD

Policy/Quote No
QSG22A5002146R

Policy Effective Date
01.06.13

Policy Expiry Date
31.05.14

Effective Date
01.06.13

Currency: SGD

Help | Abort Transaction | Suspend

Policy Details

Insured Name *

MT TOYS PTE LTD

Business Address

Block

Street No and Name *

1 labourfront Walk

Unit No

02 — 39

Building Name

Vivocity

Postal Code *

098585

Correspondence Address Same As Business *

Yes No

Contact Information

Contact Name *

Mr. Toons

Contact Mobile Number

Contact Email Address

Website

Office Telephone Number

Document Delivery to Insured *

Mail house/post

Office Facsimile Number

Other Details

PRE-PRODUCTION

Policy Details

Location Sections

Policy Wide Sections

Loss / Insurance History

Financial Interest

Premium Details

23

24

Step 25: On the same page, scroll down to select the no. of employees in the insured's company

Step 26: Click on "Location Section"

The screenshot shows a web form for policy details. At the top, there is a blue header bar with the text "Currency: SGD" and navigation links for "Help", "Abort Transaction", and "Suspend". Below this is a section titled "Policy Details" with a sub-section "Insured Name" containing the text "MT TOYS PTE LTD".

The next section is "Business Address", which includes fields for "Block", "Unit No" (with a range of 02 to 39), "Street No and Name" (1 Harbourfront Wall), "Building Name" (Vivocity), and "Postal Code" (098585). There is also a checkbox for "Correspondence Address Same As Business" with "Yes" selected.

The "Contact Information" section contains fields for "Contact Name" (Mr. Toons), "Contact Mobile Number", "Contact Email Address", "Website", "Office Telephone Number", "Office Facsimile Number", and "Document Delivery to Insured" (Mail house/post).

The "Other Details" section at the bottom has a "Nature of Business" dropdown menu (47765 - Gift, Novelty and Toys) and a "What year was business established" field. A red circle with the number "25" highlights the "No of employees in your company" dropdown menu, which is currently set to "Less than 200".

On the right side of the form, there is a sidebar with a "PRE-PRODUCTION" header and a "Policy Details" section. A red circle with the number "26" highlights the "Location Sections" link in the sidebar.

Step 27: After you have clicked on “Location Sections”, there will be a drop down list showing i. Location Details, ii. Property, iii. Property Sub-Section, iv. Business Interruption & v. Liability. Click on “Location Details” (please note that the other sections under Location Sections will have already been pre-set for you after you have confirmed that the insured fits the risk profile in Step 13.

Currency: SGD | Help | Abort Transaction | Suspend

Policy Details

Insured Name * MT TOYS PTE LTD

Business Address

Block

Unit No # 02 — 39

Street No and Name * 1 Labourfront Walk

Building Name Vivocity

Postal Code * 098585

Correspondence Address Same As Business * Yes No

PRE-PRODUCTION

Policy Details

▼ Location Sections

1 +

Location Details

Property

Property Subsections

Business Interruption

Liability

Step 28: Click on “Copy Business Address” if the Location Address (i.e. premise) to be insured is the same as the Business Address

Step 29: Click on “Tenant” if the Insured is renting the premise to be insured.

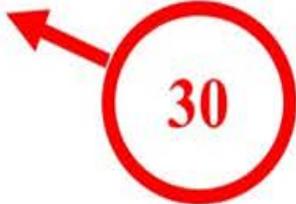
The screenshot shows a web form for insurance policy production. At the top, there is a blue header bar with "Currency: SGD" on the left and "Help | Abort Transaction | Suspend" on the right. Below this is a "Location Address" section with a blue header bar containing "Copy Location | Delete Location". The form fields include: "Block" (empty), "Street No and Name*" (1 Harbourfront Wall), "Unit No" (# 02 - 39), "Building Name" (Vivocity), and "Postal Code*" (098585). A blue button labeled "Copy business address" is highlighted with a red circle containing the number "28" and a red arrow pointing to it. Below the location address is a "Location Details" section with a blue header bar. It contains: "Nature of Business*" (47765 - Gift, Novelty and Souvenir Shops) with a "Nature of Business" button; "Construction Type*" (AA) with a "Construction" button; and "Is Insured a Tenant or an Owner*" with radio buttons for "Tenant" (selected) and "Owner". This "Tenant" radio button is highlighted with a red circle containing the number "29" and a red arrow pointing to it. Below the location details is a "Fire Protection and Security" section with a blue header bar. It contains a table of checkboxes: Sprinklered (checked), Fire Extinguishers (checked), Hdrants (unchecked), Smoke Alarms (checked), Hose Reels (checked), and Gas Fire Suppression (unchecked). On the right side of the form is a sidebar titled "PRE-PRODUCTION" with a list of sections: Policy Details, Location Sections (with a sub-section "1 +"), Location Details, Property, Property Subsections, Business Interruption, Liability, Policy Wide Sections, Loss / Insurance History, Financial Interest, and Premium Details.

Step 30: As the insured fits the risk profile being declared at Step 13, the respective fields have been pre-checked for you.

TIP: If there are more protection measures at premise, you can feel free to check against the respective boxes. This will give further discount to the overall premium under the Property Section.

Fire Protection and Security (please tick whichever is applicable)

Sprinklered	<input checked="" type="checkbox"/>	Smoke Alarms	<input checked="" type="checkbox"/>
Fire Extinguishers	<input checked="" type="checkbox"/>	Hose Reels	<input checked="" type="checkbox"/>
Hydrants	<input type="checkbox"/>	Gas Fire Suppression	<input type="checkbox"/>
CCTV	<input type="checkbox"/>	Roller Shutters	<input checked="" type="checkbox"/>
Padlocks/Deadlocks on all doors	<input checked="" type="checkbox"/>	Iron Bars/Grilles on all windows	<input checked="" type="checkbox"/>
Watchmen *	<input type="text" value="None"/>		
Security Alarm *	<input type="text" value="Unmonitored"/>		



Step 31: If the Insured is operating at the Shopping Mall with Multi-tenancy, please check the respectively fields under “Surrounding Exposure” accordingly.

Fire Protection and Security (please tick whichever is applicable)

Sprinklered	<input checked="" type="checkbox"/>	Smoke Alarms	<input checked="" type="checkbox"/>
Fire Extinguishers	<input checked="" type="checkbox"/>	Hose Reels	<input checked="" type="checkbox"/>
Hydrants	<input type="checkbox"/>	Gas Fire Suppression	<input type="checkbox"/>
CCTV	<input type="checkbox"/>	Roller Shutters	<input checked="" type="checkbox"/>
Padlocks/Deadlocks on all doors	<input checked="" type="checkbox"/>	Iron Bars/Grilles on all windows	<input checked="" type="checkbox"/>
Watchmen *	<input type="text" value="None"/>		
Security Alarm *	<input type="text" value="Unmonitored"/>		

Surrounding Exposure

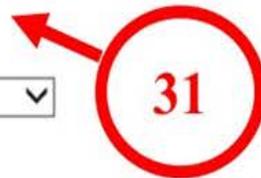
Does the Insured occupy the whole building in which they are located * Yes No

Is tenancy shared (no dividing wall) * Yes No

Main Use of Building *

Are there any businesses within the building that are outside the main use * Yes No

Are there any industrial or warehouse businesses within 20 metres of the insured's premises * Yes No



Step 32: Click on Premium Details. The final premium quoted will be showed

Step 33: To save the information and to prepare a quotation to your client, click on “Print & Save”

Currency: SGD | Help | Abort Transaction | Suspend

Premiums

<u>Section</u>	Premium	Charges	<u>Total</u> ?
Property	100.01	<u>7.00</u>	107.01
Burglary	14.48	<u>1.01</u>	15.49
Money	49.58	<u>3.47</u>	53.05
Liability	198.00	<u>13.86</u>	211.86
Fidelity	16.80	<u>1.18</u>	17.98
Work Injury Compensation	83.52	<u>5.85</u>	89.37
Total	462.39	32.37	494.76

Comments & Files | View Endorsements | Show premium adjustments

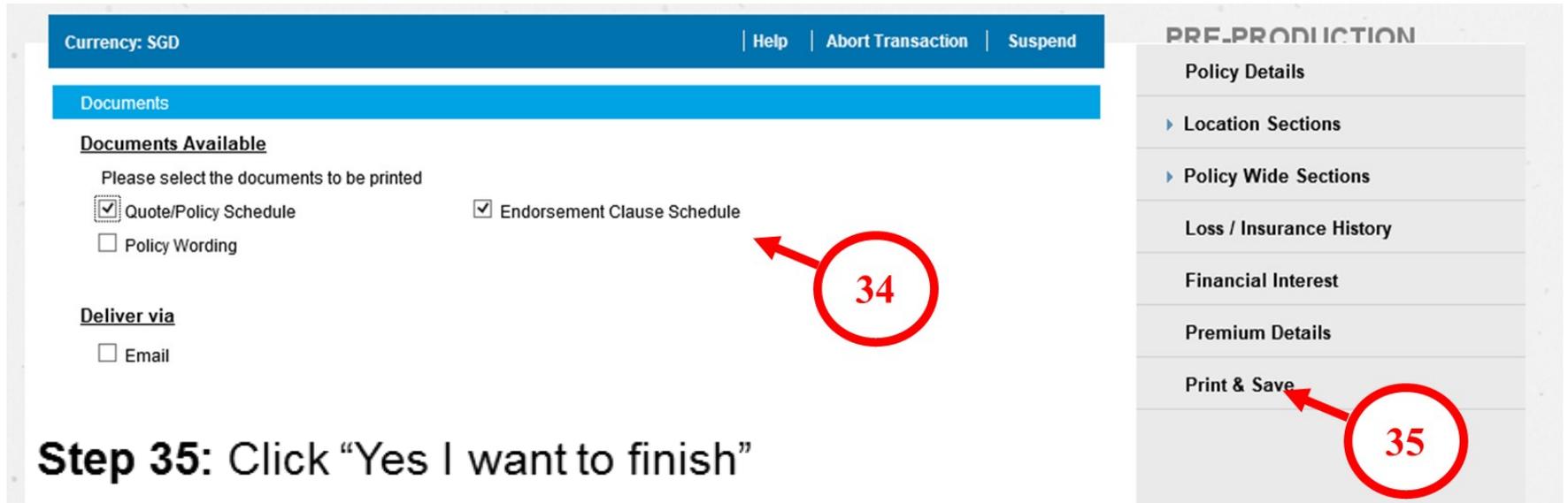
PRE-PRODUCTION

- Policy Details
- ▶ Location Sections
- ▶ Policy Wide Sections
- Loss / Insurance History
- Financial Interest
- Premium Details** (32)
- Bind Policy
- Print & Save** (33)

Step 34: Select the Documents to be “Printed” – Quote/Policy Schedule and Endorsement Clause Schedule

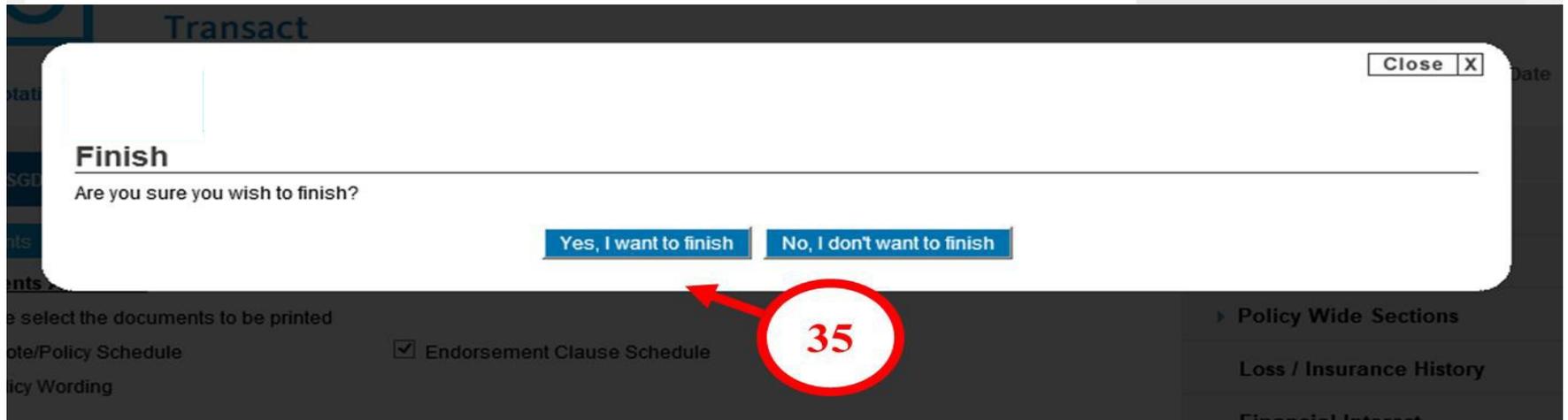
Note: “Printed” means a pdf file will be created for the documents selected.

Step 35: Click on “Print & Save”



The screenshot shows a web application interface. At the top, there is a blue header bar with the text "Currency: SGD" and navigation links for "Help", "Abort Transaction", and "Suspend". Below this is a "Documents" section with a sub-section "Documents Available". Under "Documents Available", there is a prompt "Please select the documents to be printed" followed by three checkboxes: "Quote/Policy Schedule" (checked), "Policy Wording" (unchecked), and "Endorsement Clause Schedule" (checked). A red circle with the number "34" and an arrow points to the "Endorsement Clause Schedule" checkbox. To the right of the main content is a sidebar menu titled "PRE-PRODUCTION" with several options: "Policy Details", "Location Sections", "Policy Wide Sections", "Loss / Insurance History", "Financial Interest", "Premium Details", and "Print & Save". A red circle with the number "35" and an arrow points to the "Print & Save" option.

Step 35: Click “Yes I want to finish”



The screenshot shows a confirmation dialog box titled "Finish" with a "Close X" button in the top right corner. The dialog asks "Are you sure you wish to finish?". Below the question are two buttons: "Yes, I want to finish" and "No, I don't want to finish". A red circle with the number "35" and an arrow points to the "Yes, I want to finish" button. The background of the dialog is semi-transparent, showing the same document selection interface as the previous screenshot.

Step 36: A link will be created for you to download the pdf file of the quotation generated.

Click on this link.

Transaction Details

Transaction Type	Quotation	First Processed By	Agent22 .
Transaction Status	Finished	Last Modified By	Agent22 .
Gross Premium	SGD 494.76	Last Modified Date	13/05/2013 12:40:08+0800

Transaction Documents

[Policy Documentation Package QSG22A5002146R 12825100 Printed On 13/05/2013 12:40:08+0800](#)

36

**I want to renew my
SME policy**

Recap

Step 1 – Log in to myAIG Portal www.myaig.com.sg

Step 2 – Login using your registered Email Address and Password.



Returning Users

Email Address

Password

[Forgot Password](#) | [Password Policy](#) ⓘ

Remember my email address

[LOGIN >](#) **Not Registered?**
[Find out how](#)

A red circle with the number "2" is drawn around the Password input field, and a red arrow points from this circle to the Password field.

Note: After you enter a valid username and password in the login page, a One Time Password (OTP) will be sent to your registered email account / mobile number. You will be prompted to enter the OTP.

Step 3 – You will receive an OTP via your preferred notification method (registered Mobile No. or Email Address). Enter the OTP on the field provided.

One-Time Password (OTP) Authentication

To login, please enter the OTP you received in the box below and click "Submit".

Please leave this browser window open while waiting for the OTP.

[Click here to get a new OTP.](#)

3

OTP Assistance

- The OTP will be sent to your registered email account / mobile number.
- Please click the "Resend OTP" link if you wish to receive a new OTP.
- Please enter the latest OTP sent to your email account / registered mobile number.
- You will be locked out of your account after 5 failed attempts to authenticate the OTP.
- If you are locked out after 5 consecutive failed attempts, please click "Forgot

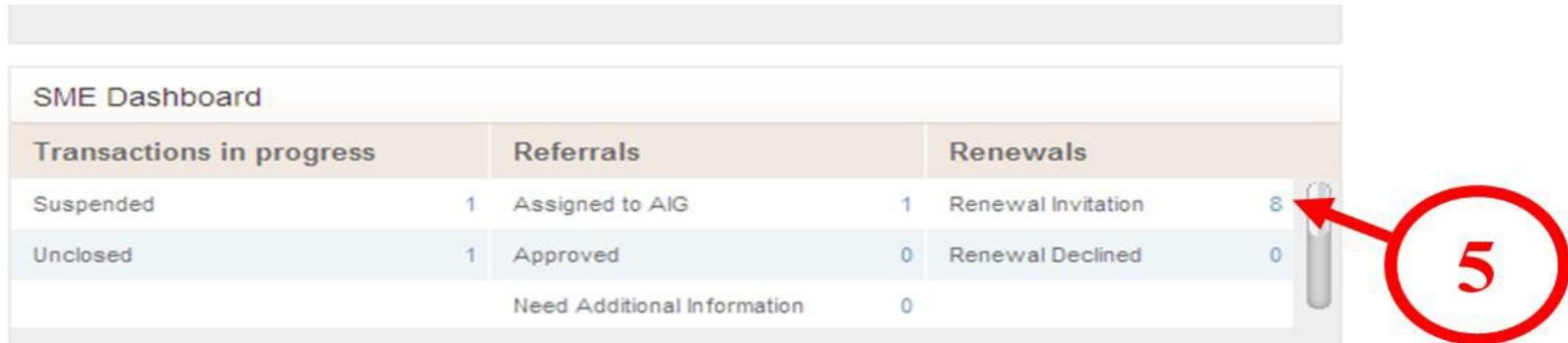
Step 4: Click on My Dashboard

4

[My Dashboard](#) | [Tools](#) ▼ | [Products](#) ▼ | [My Profile](#)

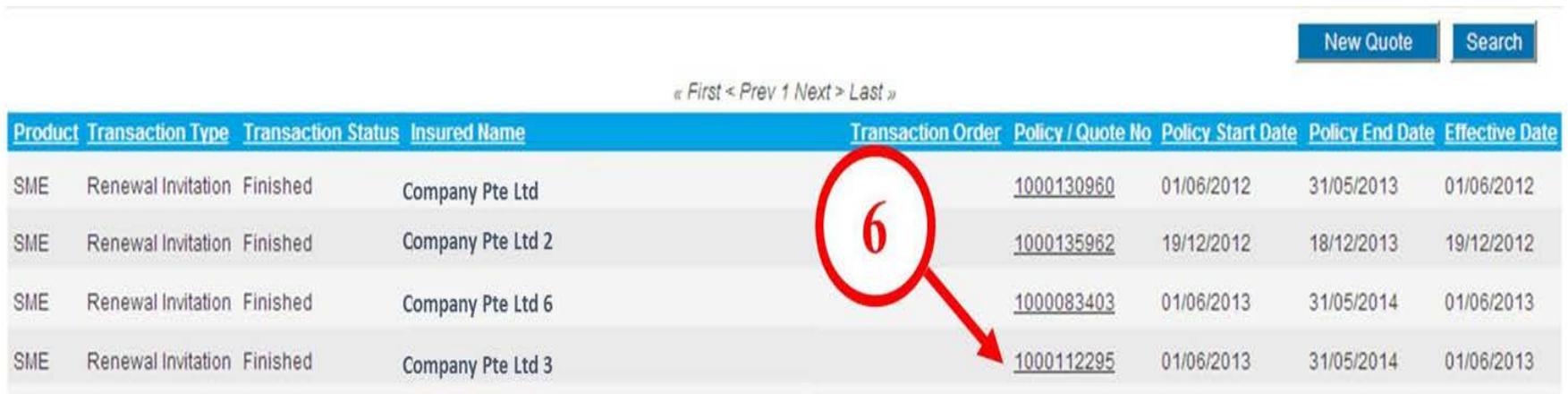
[My Applications](#) | [Check Policy Status](#) | [AIG Highlight](#)

Step 5: You will be directed to the bottom of the webpage. Click on the link (where the number “8” is in the print screen) under Renewals Section to access the Renewal Invitations which have been loaded.



SME Dashboard					
Transactions in progress		Referrals		Renewals	
Suspended	1	Assigned to AIG	1	Renewal Invitation	8
Unclosed	1	Approved	0	Renewal Declined	0
		Need Additional Information	0		

Step 6: You will be directed to this overview page with all the renewal invitations available for the month. Click on the policy number which you want to help customer to renew.



[New Quote](#) [Search](#)

« First < Prev 1 Next > Last »

Product	Transaction Type	Transaction Status	Insured Name	Transaction Order	Policy / Quote No	Policy Start Date	Policy End Date	Effective Date
SME	Renewal Invitation	Finished	Company Pte Ltd		<u>1000130960</u>	01/06/2012	31/05/2013	01/06/2012
SME	Renewal Invitation	Finished	Company Pte Ltd 2		<u>1000135962</u>	19/12/2012	18/12/2013	19/12/2012
SME	Renewal Invitation	Finished	Company Pte Ltd 6		<u>1000083403</u>	01/06/2013	31/05/2014	01/06/2013
SME	Renewal Invitation	Finished	Company Pte Ltd 3		<u>1000112295</u>	01/06/2013	31/05/2014	01/06/2013

Step 7: To proceed to renew the policy with no changes to renewal terms, click on “Process Renewal”.



Return to Search Help

Policy Details

Intermediary		Package Type	Standard SME Package
Product	APAC Combined	Currency	Singapore dollar
Policy No	1000112295		

View Risk Details

Process Renewal

Print Documentation

Step 8: Click on “Edit Risk Details”.

Abort Help

Policy Details

Intermediary		Package Type	Standard SME Package
Product	APAC Combined	Currency	Singapore dollar
Policy No	1000112295		
Quote No			
Policy Start Date	01/06/2013	Policy End Date	31/05/2014

Edit Risk Details

Step 9: Click on “Premium Details”.

Currency: SGD | Help | Abort Transaction | Suspend

Policy Details

Insured Name **Company Pte Ltd 3**

Business Address

Block	<input type="text" value="1"/>	Street No and Name *	<input type="text" value="FIFTH AVENUE"/>
Unit No	# <input type="text" value="01"/> - <input type="text" value="01"/>	Building Name	<input type="text" value="GUTHERIE HOUSE"/>
		Postal Code *	<input type="text" value="268802"/>

Correspondence Address Same As Business * Yes No

Contact Information

Policy Details

- ▶ Location Sections
- ▶ Policy Wide Sections
- Loss / Insurance History
- Financial Interest
- Premium Details**



Step 10: Click on “Renew Policy”.

Currency: SGD | Help | Abort Transaction | Suspend

Premiums

Section	Premium	Charges	Total ?
Property	42.80	3.00	45.80
Burglary	26.75	1.87	28.62
Money	16.05	1.12	17.17
Business Interruption	21.40	1.50	22.90
Liability	135.00	9.45	144.45
Machinery Breakdown	135.00	9.45	144.45
Work Injury Compensation	18.00	1.26	19.26
Inland Transit	1.00	0.07	1.07
Total	396.00	27.72	423.72

Policy Details

- Location Sections
- Policy Wide Sections
- Loss / Insurance History
- Financial Interest
- Premium Details
- Renew Policy**
- Reprint Renewal Invt

Step 11: Check the box if you have reviewed and agree to the declarations. Scroll down.

Currency: SGD | Help | Abort Transaction | Suspend

Complete transaction

Important Notice

- Statement Pursuant to Section 25(5) of the Insurance Act (Cap. 142) (or any subsequent Amendments thereof). You are to disclose in this application for insurance, fully and faithfully, all the facts which you know or ought to know in respect of the risk that is being proposed, otherwise, the policy issued hereunder may be void.
- No liability is undertaken until this application for insurance has been accepted by AIG Asia Pacific Insurance Pte. Ltd. in accordance to policy terms, conditions and exclusions.
- If your application for insurance is accepted, it is a condition precedent to our liability under the policy that the

Policy Details

- Location Sections
- Policy Wide Sections
- Loss / Insurance History
- Financial Interest

Step 12: Check against the following 3 boxes to select the documents to be generated to be mailed to customer via Post. A pdf copy of the renewal policy will also be generated for you to download and save to your desktop.

- Check against
- (1)Renewal Schedule
 - (2)Endorsement Clause Schedule
 - (3)Debit/Credit Note (this is the tax invoice for payment)

Step 13: Click on “Issue Policy”

Ltd. in accordance to policy terms, conditions and exclusions.

- c. If your application for insurance is accepted, it is a condition precedent to our liability under the policy that the premium must be paid to and received by us within 60 days from the inception of the insurance, failing which the policy shall deem to be automatically terminated and a pro rate premium will be charged that we are on risk.
- a. I/We hereby declare and agree that the statements and answers to be true and correct, and shall be the basis of the contract between AIG Asia Pacific Insurance Pte. Ltd. and me/us.
 - b. I/We declare that any information collected or held by AIG Asia Pacific Insurance Pte. Ltd. ("AIG") whether contained in this application for insurance or otherwise obtained, may be used and disclosed by AIG to its associated individuals / companies or by independent parties (within or outside Singapore) for any matters relating to this application for insurance, any policy issued and to provide advice and information concerning products and services which AIG believes may be of interest to me / us and to communicate with me / us for any purposes.
If your application for insurance is accepted, it is a condition precedent to our liability under the policy that the premium must be paid to and received by us within 60 days from the inception of the insurance, failing which the policy shall be deemed to be automatically terminated and a pro-rated premium will be charged for the period that we on risk.
a. I/We hereby declare and agree that the statements and answers provided by us to be true and correct, and agree that they shall form the basis of the contract between AIG Asia Pacific Insurance Pte. Ltd. And me/us.

*

Signed application attached

Documents

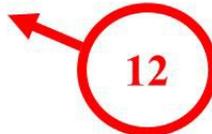
Documents Available

Please select the documents to be printed

- Renewal Schedule
- Endorsement Clause Schedule
- Debit/Credit Note
- Policy Wording
- Producer Debit/Credit Note

Deliver via
.....

Financial Interest
Premium Details
Renew Policy
Issue Policy



Step 14: Click on “Yes, I want to issue policy.”

the risk that is being proposed, otherwise, the policy issued hereunder may be void.

Close X

Issue Policy

Are you sure you wish to issue Policy?

[Yes, I want to issue Policy](#) [No, I don't want to issue Policy](#)

14

Products and services which AIG believes may be of interest to me / us and to comm... / us for purposes.

For application for insurance is accepted, it is a condition precedent to our liability... that the sum must be paid to and received by us within 60 days from the inception of the in... which policy shall be deemed to be automatically terminated and a pro-rated premium will be charged for the...

Step 15: Click on the link to download the pdf copy of the renewal policy.

Transaction Details			
Transaction Type	Renewal	First Processed By	
Transaction Status	Bound	Last Modified By	
Gross Premium	SGD 423.72	Last Modified Date	15/05/2013 15:57:45+0800
Effective Date	01/06/2013		

15

Transaction Documents

[Policy Documentation Package 1000112295 454331000 Printed On 15/05/2013 15:57:45+0800](#)

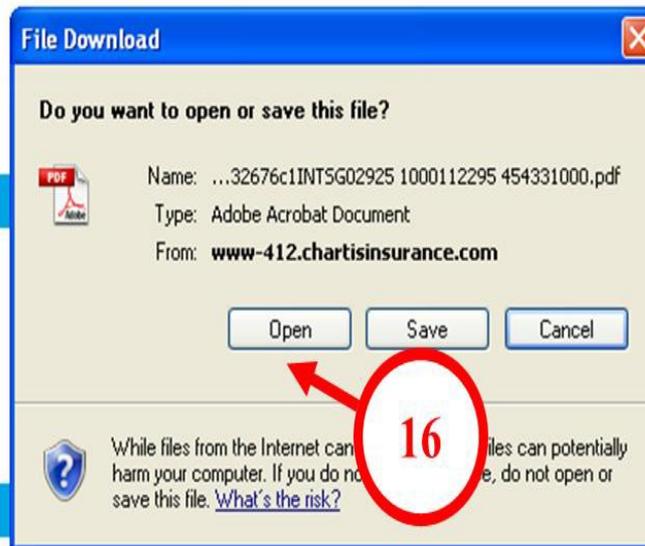
Step 16: Click on “Open”.

Quote No
Policy Start Date 01/06/2013
Insured Name Company Pte Ltd 3

Transaction Details

Transaction Type Renewal
Transaction Status Bound
Gross Premium SGD 423.72
Effective Date 01/06/2013

Transaction Documents



How should I pass endorsement?

Policy Management

SME Dashboard					
Transactions in progress		Referrals		Renewals	
Suspended	15	Assigned to AIG	6	Renewal Invitation	0
Unclosed	11	Approved	0	Renewal Declined	0
		Need Additional Information	0		

1. Click on the "Number"

Close

Transaction Search

Insured Name	<input type="text"/>	Policy Start Date	<input type="text"/> to <input type="text"/>	Transaction Type	<input type="text" value="Please Select..."/>
Policy / Quote No	<input type="text"/>	Policy End Date	<input type="text"/> to <input type="text"/>	Transaction Status	<input type="text" value="Please Select..."/>
		Effective Date	<input type="text"/> to <input type="text"/>	Product	<input type="text" value="APAC SME"/>
		Processed Date	<input type="text"/> to <input type="text"/>	Results Per Page	<input type="text" value="10 Results"/>

New Quote Search

Do the search

Change to "Please select
for these 2 fields"

Step 1: Click on “Endorse Policy”



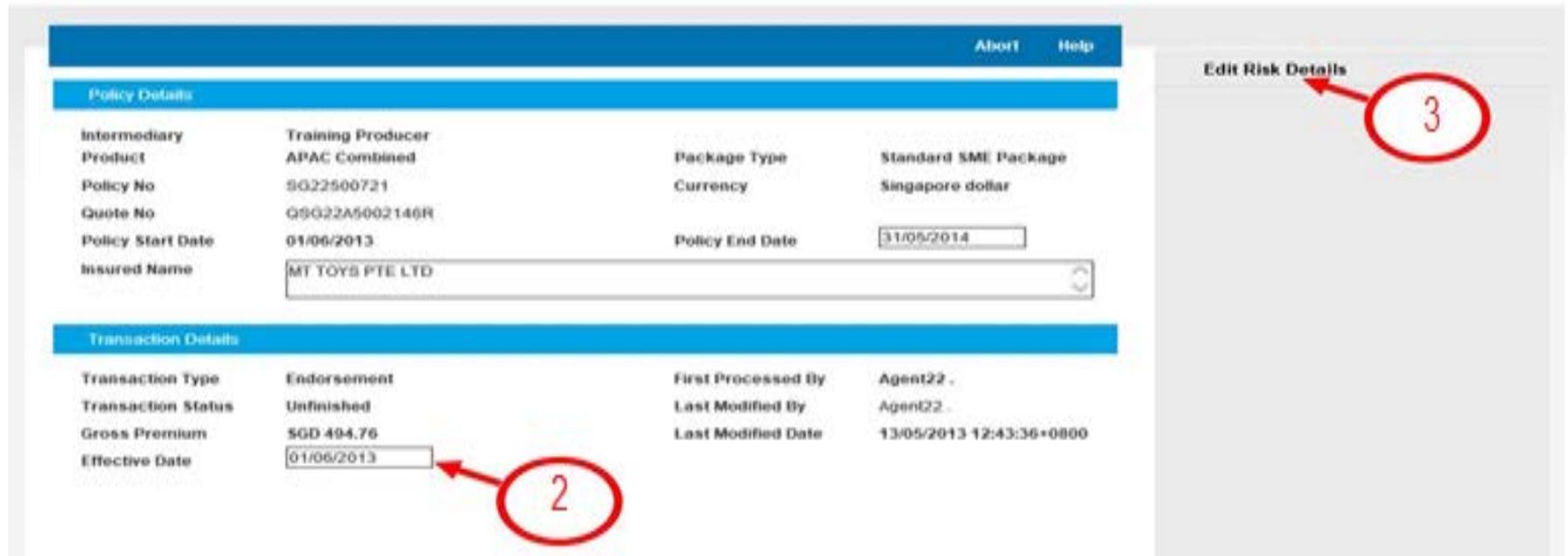
The screenshot shows a web interface with a blue header bar containing 'Return to Search' and 'Help'. Below the header is a 'Policy Details' section with a table of information. To the right is a vertical menu with four options: 'View Risk Details', 'Endorse Policy', 'Cancel Policy', and 'Print Documentation'. A red circle with the number '1' is drawn around the 'Endorse Policy' button, with a red arrow pointing to it.

Policy Details			
Intermediary	Training Producer	Package Type	Standard SME Package
Product	APAC Combined	Currency	Singapore dollar
Policy No	SG22500721	Policy End Date	31/05/2014
Quote No	QSG22A5002146R		
Policy Start Date	01/06/2013		
Insured Name	MT TOYS PTE LTD		

- View Risk Details
- Endorse Policy
- Cancel Policy
- Print Documentation

Step 2: Choose the effective date of this endorsement (Note: the date to be selected must not be a backdate and must be within the policy period)

Step 3: Click on “Edit Risk Details”



The screenshot shows a web interface with a blue header bar containing 'Abort' and 'Help'. Below the header is a 'Policy Details' section with a table of information. Below that is a 'Transaction Details' section with a table of information. To the right is a vertical menu with one option: 'Edit Risk Details'. A red circle with the number '3' is drawn around the 'Edit Risk Details' button, with a red arrow pointing to it. Another red circle with the number '2' is drawn around the 'Effective Date' field in the 'Transaction Details' table, with a red arrow pointing to it.

Policy Details			
Intermediary	Training Producer	Package Type	Standard SME Package
Product	APAC Combined	Currency	Singapore dollar
Policy No	SG22500721	Policy End Date	31/05/2014
Quote No	QSG22A5002146R		
Policy Start Date	01/06/2013		
Insured Name	MT TOYS PTE LTD		

Transaction Details			
Transaction Type	Endorsement	First Processed By	Agent22 .
Transaction Status	Unfinished	Last Modified By	Agent22 .
Gross Premium	SGD 494.76	Last Modified Date	13/05/2013 12:43:36+0800
Effective Date	01/06/2013		

- Edit Risk Details

Step 4: Click “No” as this is not a year end declaration for WICA

Step 5: Select the Endorsement Reason “**Work Injury Comp Job Type Categories Changed**”

Step 6: Click on “Continue”

The screenshot displays a web form for adding an endorsement. The form is titled "Endorsement Reason" and includes a "Close X" button in the top right corner. Below the title, there is a question: "Is this an end of year declaration" with radio buttons for "Yes" and "No". The "No" option is selected. Below this is a dropdown menu for "Endorsement Reason". The dropdown is open, showing a list of options. The option "Work Injury Comp Job Type Categories Changed" is highlighted in blue. To the right of the dropdown is a blue "Continue" button. The background of the page is dark grey and shows other sections like "Loss / Insurance History", "Financial Interest", and "Premium Details".

Endorsement Reason

Is this an end of year declaration * Yes No

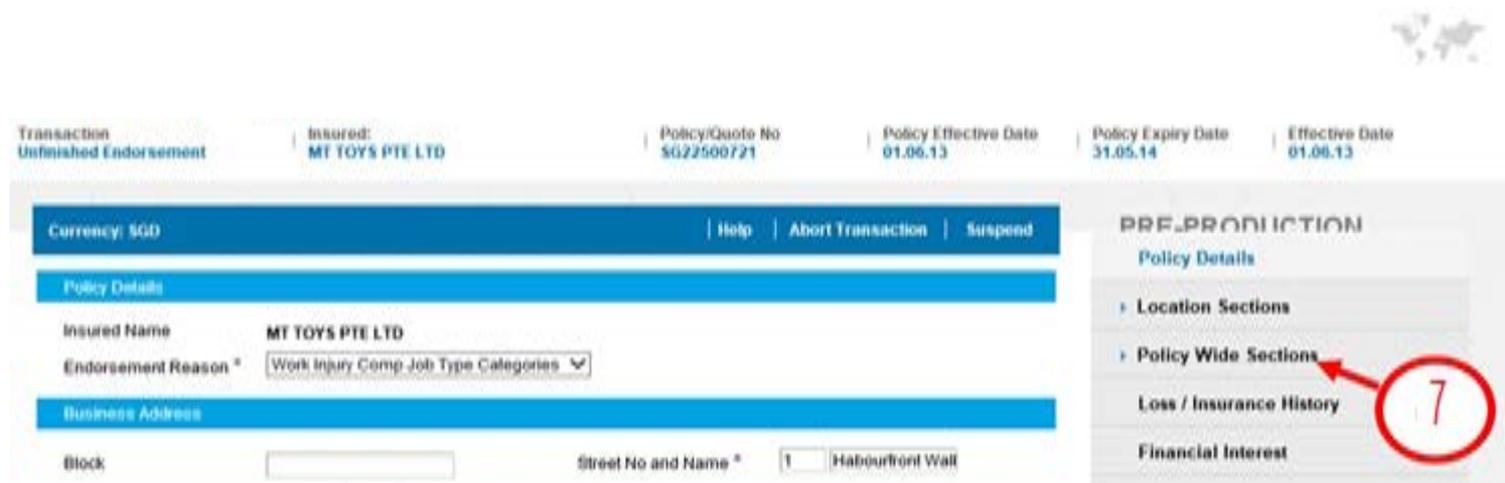
Endorsement Reason *

Please Select...

- Sum Insured Increase
- Sum Insured Decrease
- Policy Section or Sub Section Added
- Policy Section or Sub Section Deleted
- Location Changed
- Location Added
- Location Deleted
- Policy Period Changed
- Optional Cover Added
- Optional Cover Deleted
- Interested Party Added
- Interested Party Deleted
- Change of Insured Name
- Wages Declared
- Correspondence Address Changed
- Work Injury Comp Job Type Categories Changed**
- Nature of Business Changed
- Deductible Changed
- Group Personal Accident Details Changed
- Machinery Breakdown Details Changed
- Fidelity Guarantee Details Changed

Continue

Step 7: Click on “Policy Wide Section”



Transaction: Unfinished Endorsement | Insured: MT TOYS PTE LTD | Policy/Quote No: SG22500721 | Policy Effective Date: 01.06.13 | Policy Expiry Date: 31.05.14 | Effective Date: 01.06.13

Currency: SGD | Help | Abort Transaction | Suspend

Policy Details

Insured Name: MT TOYS PTE LTD
Endorsement Reason *: Work Injury Comp Job Type Categories

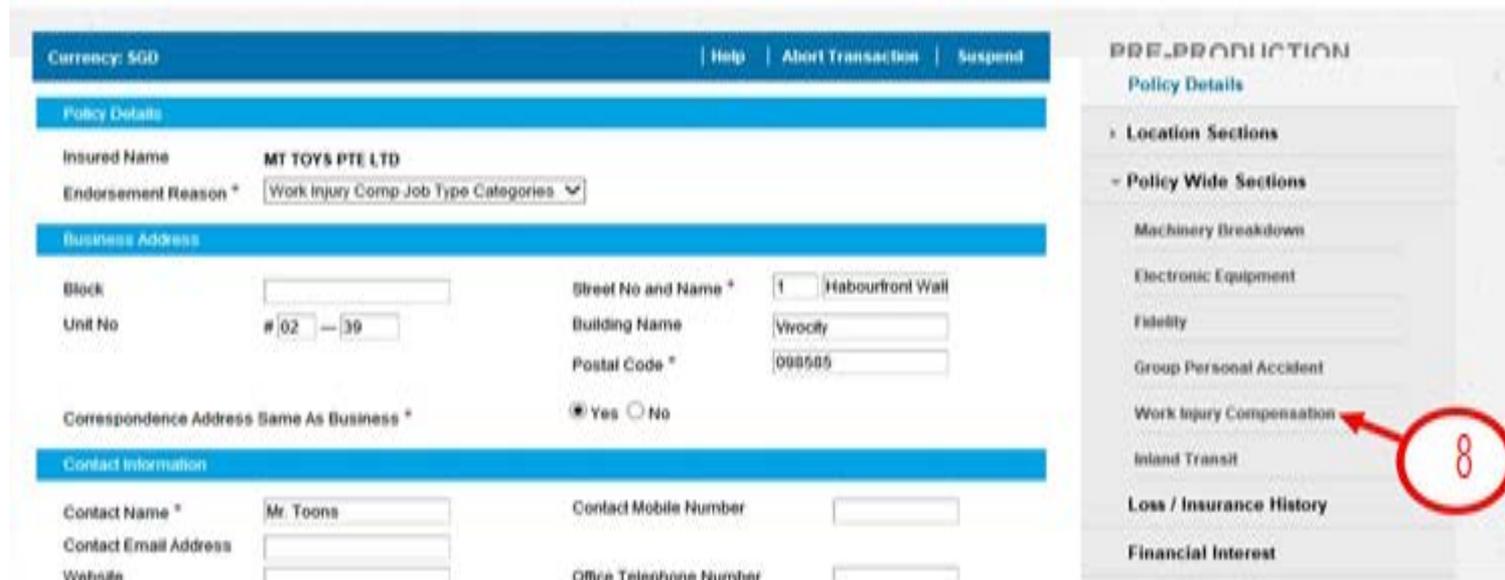
Business Address

Block: | Street No and Name *: 1 Harbourfront Walk

PRE-PRODUCTION

- Policy Details
- Location Sections
- Policy Wide Sections** (7)
- Loss / Insurance History
- Financial Interest

Step 8: Select “Work Injury Compensation”



Currency: SGD | Help | Abort Transaction | Suspend

Policy Details

Insured Name: MT TOYS PTE LTD
Endorsement Reason *: Work Injury Comp Job Type Categories

Business Address

Block: | Street No and Name *: 1 Harbourfront Wall
Unit No: # 02 -- 39 | Building Name: Vrocify
Postal Code *: 098505

Correspondence Address Same As Business *: Yes No

Contact Information

Contact Name *: Mr. Toons | Contact Mobile Number:
Contact Email Address:
WhatsApp: | Office Telephone Number:

PRE-PRODUCTION

- Policy Details
- Location Sections
- Policy Wide Sections
- Machinery Breakdown
- Electronic Equipment
- Fidelity
- Group Personal Accident
- Work Injury Compensation** (8)
- Inland Transit
- Loss / Insurance History
- Financial Interest

Step 9: Under Industry, select the NOB which the new Job Type is to be added

Step 10: Select the new Job Type to be added

Step 11: Key in the number of employees to be added for the new Job Type

Step 12: Key in the annual estimated wages of the new Job Type to be added

Step 13: Click on “Add Employee Group”

Work Injury Compensation

Section required * Yes No [Cover Limitations - click here](#)

Territorial Limits *

Employee Groups

Please provide estimates of details for employee categories

Industry * ← 9

Job Type * ← 10

Number of Employees * ← 11

Estimated Wages * ← 12

[Add Employee Group](#) ← 13

Industry	Job Type	Number of Employees	Estimated Wages
Gift, Novelty and Souvenir Shops	Cashier/Admin	1	14,400
Gift, Novelty and Souvenir Shops	Indoor Sales Assistant	4	86,400

How many claims have been made in the last 3 years *

Do employees undertake any of the following activities: * Yes No

- climbing works

Location Sections

Policy Wide Sections

- Machinery Breakdown
- Electronic Equipment
- Fidelity
- Group Personal Accident
- Work Injury Compensation**
- and Transit
- Insurance History
- Financial Interest
- Premium Details

Step 14: Ensure that the new Job Type has been added to the WICA overview table.

Step 15: Click on “Premium Details”

Work Injury Compensation

Section required * Yes No [Cover Limitations - click here](#)

Territorial Limits *

Employee Groups

Please provide estimates of details for employee categories

Industry *

Job Type *

Number of Employees * Estimated Wages *

[Add Employee Group](#)

Industry	Job Type	Number of Employees	Estimated Wages
Gift, Novelty and Souvenir Shops	Cashier/Admin	1	14,400
Gift, Novelty and Souvenir Shops	Indoor Sales Assistant	4	86,400
Gift, Novelty and Souvenir Shops	Drivers/Delivery Staff	1	12,000

How many claims have been made in the last 3 years *

Do employees undertake any of the following activities: * Yes No

- climbing works
- scaffolding, gondolas, etc
- underground, digging, excavation
- piling
- blasting, demolition
- oil rigs, etc
- others

Policy Details

Location Sections

Policy Wide Sections

Machinery Breakdown

Electronic Equipment

Fidelity

Group Personal Accident

Work Injury Compensation

Inland Transit

Loss / Insurance History

Financial Interest

Premium Details

IMPORTANT ADDITIONAL STEPS DURING STEP 15: ADD IN COMMENTS FOR CASES WHICH REQUIRE REFERRAL

Currency: SGD [Help](#) | [Abort Transaction](#) | [Save and Exit](#)

Premiums

Section	Premium	Charges	Total
Property	128.49	8.99	137.48
Burglary	85.80	6.01	91.81
Liability	495.00	34.65	529.65
Total	709.29	49.65	758.94

[Comments & Files](#) [View Endorsements](#) [Show premium adjustments](#)

PRE-PRODUCTION

Policy Details

Location Sections

Policy Wide Sections

Loss / Insurance History

Financial Interest

Premium Details

Bind Policy

Print & Save

Step 15.1: Click on Comments & Files

Comments A Close X

Please add your comments below (if a referral condition exists, a manual referral will be created).

File

Comment

Comment * Add Comment

<u>Who</u>	<u>User Type</u>	<u>When</u>	<u>Type</u>	<u>Transaction Type</u>	<u>Details</u>

Continue

Print & Save

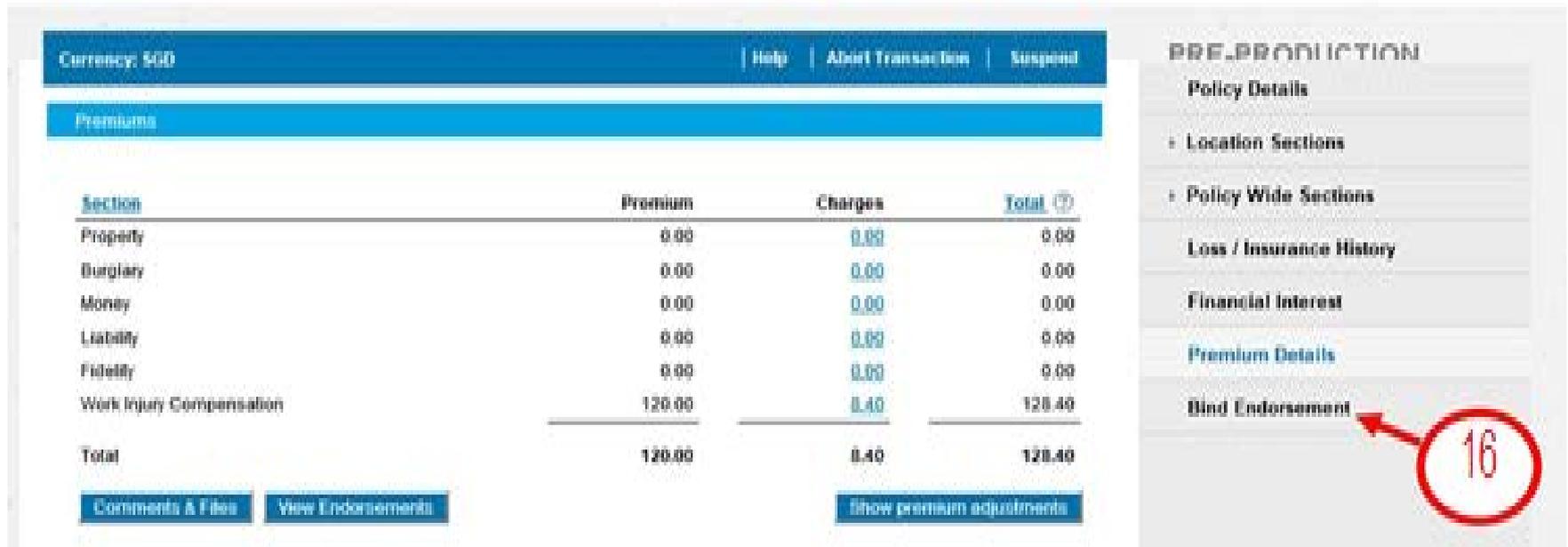
Step 15.2 : Tick the comment box which will enable a free text box below

Step 15.3 : Key in text box the changes that you have made in this endorsement. Be as thorough as possible. (e.g. 1) Sum insured for contents increased from \$50,000 to \$100,000. 2) Public Liability limit of liability increased from \$1,000,000 to \$2,000,000)

Step 15.4 : Click Add Comment

Step 15.5 : Click Continue

Step 16: Click on “Bind Endorsement”



Currency: SGD | Help | Abort Transaction | Suspend

Premiums

Section	Premium	Charges	Total
Property	0.00	0.00	0.00
Burglary	0.00	0.00	0.00
Money	0.00	0.00	0.00
Liability	0.00	0.00	0.00
Fidelity	0.00	0.00	0.00
Work Injury Compensation	120.00	0.40	120.40
Total	120.00	0.40	120.40

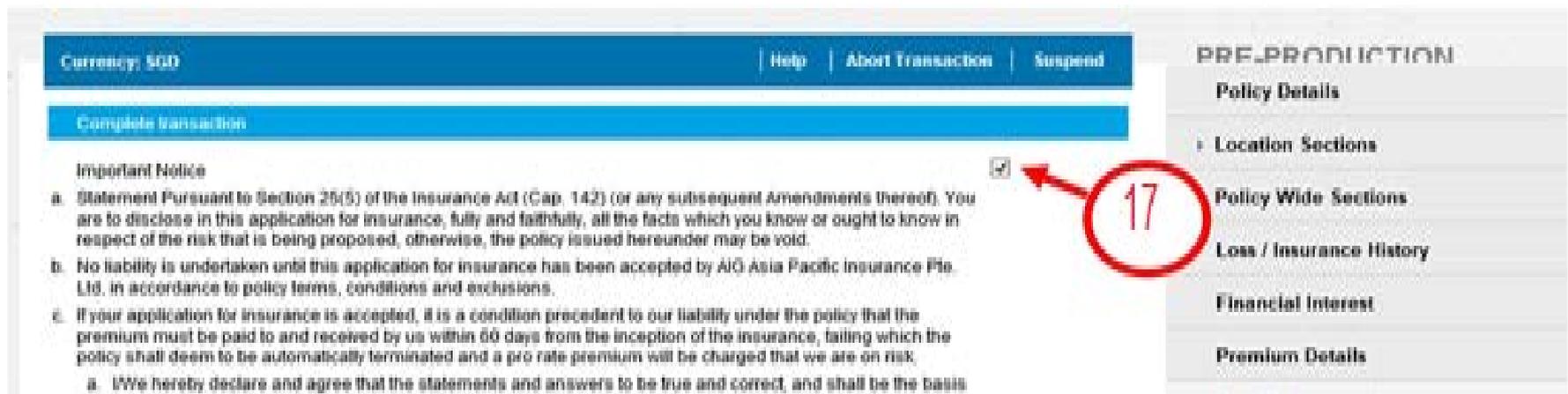
Comments & Files | View Endorsements | Show premium adjustments

PRE-PRODUCTION

- Policy Details
- Location Sections
- Policy Wide Sections
- Loss / Insurance History
- Financial Interest
- Premium Details
- Bind Endorsement**

16

Step 17: Check the box after you have read the Important Notice and have agreed to the declarations



Currency: SGD | Help | Abort Transaction | Suspend

Complete transaction

Important Notice

- a. Statement Pursuant to Section 25(5) of the Insurance Act (Cap. 142) (or any subsequent Amendments thereof). You are to disclose in this application for insurance, fully and faithfully, all the facts which you know or ought to know in respect of the risk that is being proposed, otherwise, the policy issued hereunder may be void.
- b. No liability is undertaken until this application for insurance has been accepted by AIG Asia Pacific Insurance Pte. Ltd. in accordance to policy terms, conditions and exclusions.
- c. If your application for insurance is accepted, it is a condition precedent to our liability under the policy that the premium must be paid to and received by us within 60 days from the inception of the insurance, failing which the policy shall deem to be automatically terminated and a pro rate premium will be charged that we are on risk.
 - a. I/We hereby declare and agree that the statements and answers to be true and correct, and shall be the basis

PRE-PRODUCTION

- Policy Details
- Location Sections
- Policy Wide Sections
- Loss / Insurance History
- Financial Interest
- Premium Details

17

Step 18: Check the box to confirm declaration of no losses till date.

Step 19: Check on the box if a scanned copy of the signed application is attached.

Step 20: Check on the required documents to be created for Endorsement Issuance.

What you have selected here will determine what the Insured will received.

Step 21: Deliver via Mail House is defaulted (i.e. Hardcopy of the endorsement document will be posted to the Insured within 7-10 working days via snail mail)

Step 22: Click on “Issue Policy”

Ltd. in accordance to policy terms, conditions and exclusions.

c. If your application for insurance is accepted, it is a condition precedent to our liability under the policy that the premium must be paid to and received by us within 60 days from the inception of the insurance, failing which the policy shall deem to be automatically terminated and a pro rate premium will be charged that we are on risk.

a. I/We hereby declare and agree that the statements and answers to be true and correct, and shall be the basis of the contract between AIG Asia Pacific Insurance Pte. Ltd. and me/us.

b. I/We declare that any information collected or held by AIG Asia Pacific Insurance Pte. Ltd. ("AIG") whether contained in this application for insurance or otherwise obtained, may be used and disclosed by AIG to its associated individuals / companies or by independent parties (within or outside Singapore) for any matters relating to this application for insurance, any policy issued and to provide advice and information concerning products and services which AIG believes may be of interest to me / us and to communicate with me / us for any purposes.

If your application for insurance is accepted, it is a condition precedent to our liability under the policy that the premium must be paid to and received by us within 60 days from the inception of the insurance, failing which the policy shall be deemed to be automatically terminated and a pro-rated premium will be charged for the period that we on risk.

a. I/we hereby declare and agree that the statements and answers provided by us to be true and correct, and agree that they shall form the basis of the contract between AIG Asia Pacific Insurance Pte. Ltd. And me/us.

*
I/We hereby declare and agree that there are no losses that we are aware of, that have occurred on or after the start date of this policy *

Signed application attached

Documents

Documents Available

Please select the documents to be printed

Endorsement Schedule Endorsement Clause Schedule

Debit/Credit Note Policy Wording

Producer Debit/Credit Note

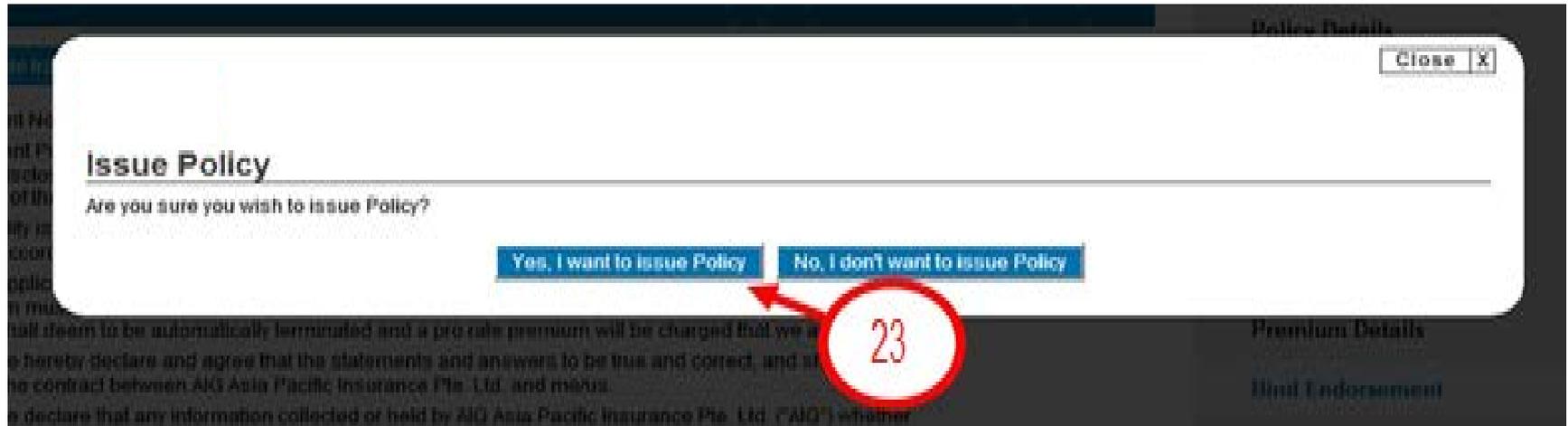
Deliver via

Mail House Email

CCVB: 12825-1-200-0

Financial Interest
Premium Details
Bind Endorsement
Issue Policy
PRE-PRODUCTION

Step 23: Click on “Yes I want to issue Policy”



Issue Policy

Are you sure you wish to issue Policy?

[Yes, I want to issue Policy](#) [No, I don't want to issue Policy](#)

23

Step 24: A pdf file of the endorsement is also created. Click on the link to download and save the soft copy onto your desktop.

Transaction Details			
Transaction Type	Endorsement	First Processed By	Agent22 .
Transaction Status	Bound	Last Modified By	Agent22 .
Gross Premium	SGD 126.40	Last Modified Date	13/05/2013 12:50:06+0800
Effective Date	01/06/2013		

Transaction Documents	
Policy Documentation Package 9022500721.1202512000	Printed On 13/05/2013 12:50:06+0800

24

SME Online Status

What does 'Finished' Mean?

« First < Prev 1 2 Next > Last »

Product	Transaction Type	Transaction Status	Insured Name	Transaction Order	Policy / Quote No	Policy Start Date	Policy End Date	Effective Date
SME	Quotation	Converted	Testing		QSG22A5002128R	24/04/2013	23/04/2014	24/04/2013
SME	New Policy	Bound	Testing		SG22500719	24/04/2013	23/04/2014	24/04/2013
SME	Quotation	Converted	Sample Client for Testing		QSG22A5002272R	02/08/2013	01/08/2014	02/08/2013
SME	New Policy	Bound	Sample Client for Testing		SG22500734	02/08/2013	01/08/2014	02/08/2013
SME	Quotation	Unfinished	Testing Pte Ltd		QSG22A5002437R	26/12/2013	25/12/2014	26/12/2013
SME	Quotation	Referral Unprocessed	Testing Pte Ltd		QSG22A5002438R	27/12/2013	26/12/2014	27/12/2013
SME	Renewal Invitation	Finished	Testing		SG22500719	24/04/2014	23/04/2015	24/04/2014
SME	Quotation	Referral Unprocessed	Testing Pte Ltd		QSG22A5002779R	25/04/2014	24/04/2015	25/04/2014
SME	Renewal Invitation	Converted	Sample Client for Testing		SG22500734	02/08/2014	01/08/2015	02/08/2014
SME	Renewal	Bound	Sample Client for Testing		SG22500734	02/08/2014	01/08/2015	02/08/2014

“Finished” indicate that underwriting terms are finalised/approved and awaiting client’s consent to bind the policy

What does 'Referral Unprocessed' mean?

« First < Prev 1 2 Next > Last »

Product	Transaction Type	Transaction Status	Insured Name	Transaction Order	Policy / Quote No	Policy Start Date	Policy End Date	Effective Date
SME	Quotation	Converted	Testing		QSG22A5002128R	24/04/2013	23/04/2014	24/04/2013
SME	New Policy	Bound	Testing		SG22500719	24/04/2013	23/04/2014	24/04/2013
SME	Quotation	Converted	Sample Client for Testing		QSG22A5002272R	02/08/2013	01/08/2014	02/08/2013
SME	New Policy	Bound	Sample Client for Testing		SG22500734	02/08/2013	01/08/2014	02/08/2013
SME	Quotation	Unfinished	Testing Pte Ltd		QSG22A5002437R	26/12/2013	25/12/2014	26/12/2013
SME	Quotation	Referral Unprocessed	Testing Pte Ltd		QSG22A5002438R	27/12/2013	26/12/2014	27/12/2013
SME	Renewal Invitation	Finished	Testing		SG22500719	24/04/2014	23/04/2015	24/04/2014
SME	Quotation	Referral Unprocessed	Testing Pte Ltd		QSG22A5002779R	25/04/2014	24/04/2015	25/04/2014
SME	Renewal Invitation	Converted	Sample Client for Testing		SG22500734	02/08/2014	01/08/2015	02/08/2014
SME	Renewal	Bound	Sample Client for Testing		SG22500734	02/08/2014	01/08/2015	02/08/2014

“Referral Unprocessed” indicate it is pending review from underwriting

