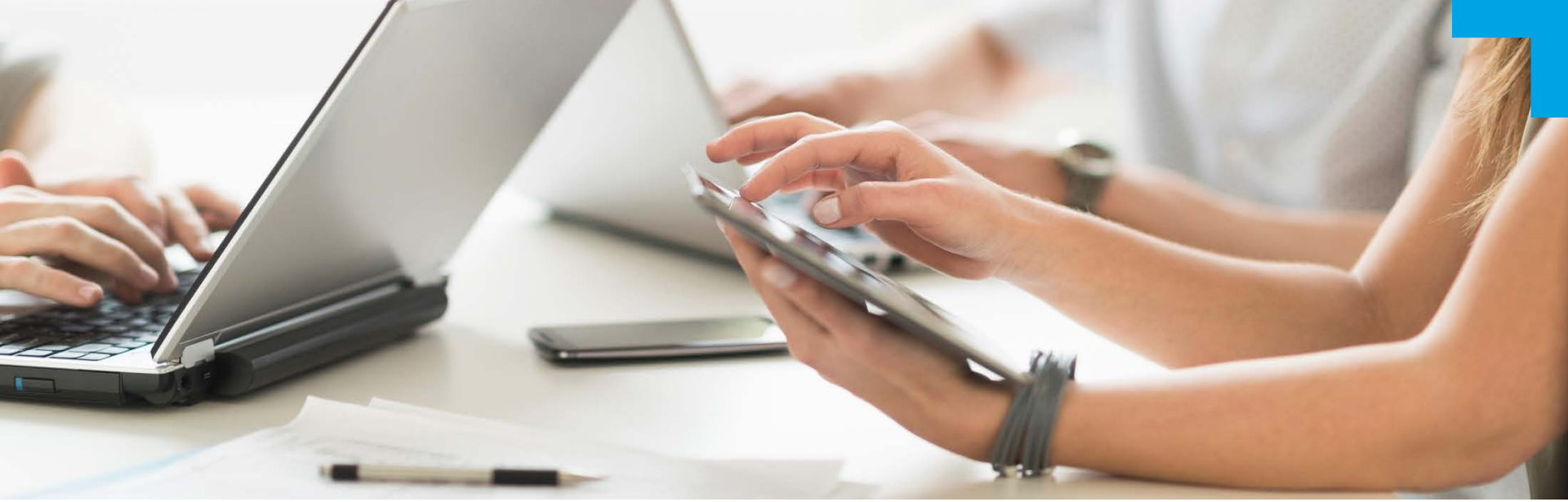
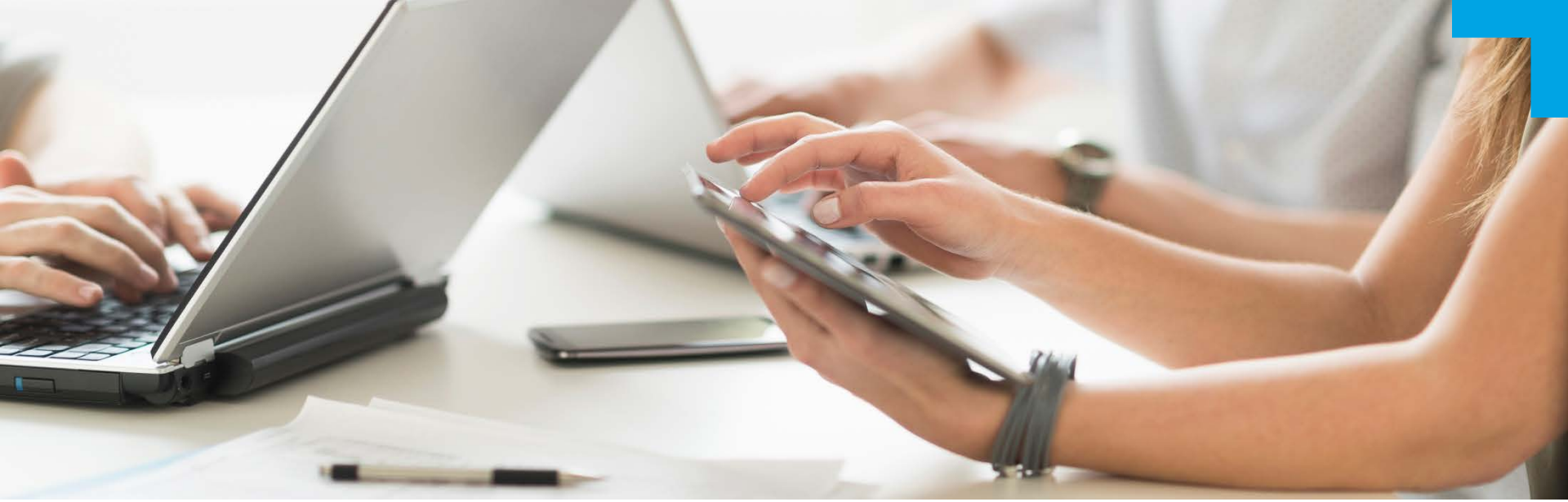


SME Online Navigation

Objective

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

HIGHLY CONFIDENTIAL – DO NOT COPY



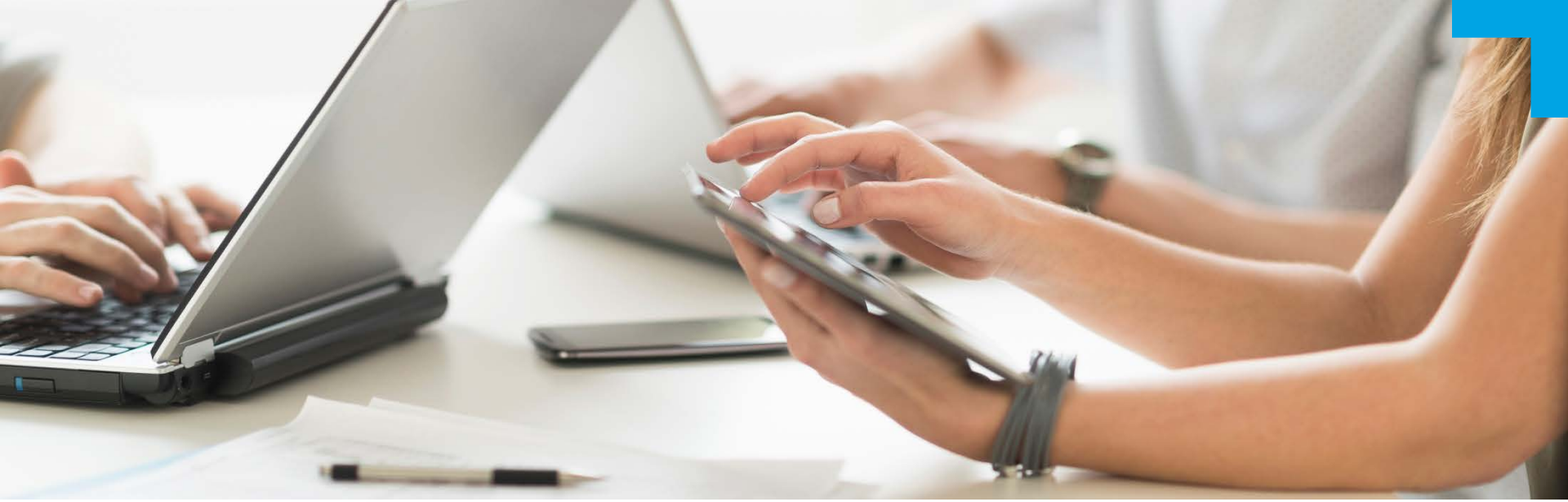
Introduction to SME Online

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

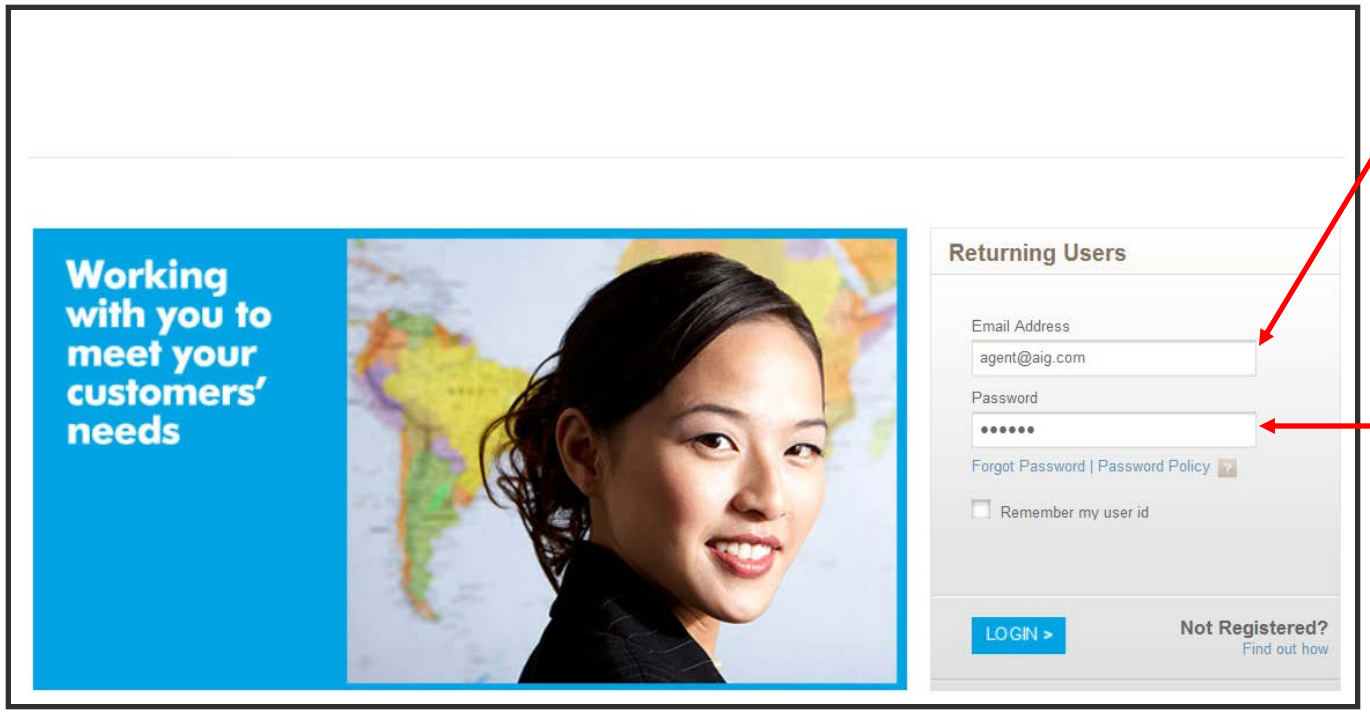
HIGHLY CONFIDENTIAL – DO NOT COPY



Quote Using SME Standard

Accessing SME Online

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



Step 2a: Key in your Email Address

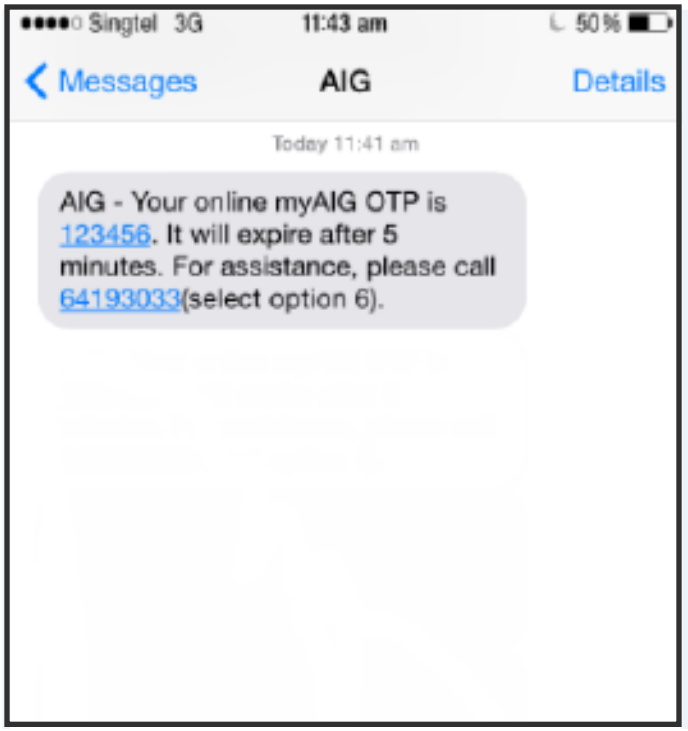
Step 2b: Key in your Password. Click "Forgot Password" if you cannot remember your password and your temporary password will be sent to your Email

HIGHLY CONFIDENTIAL – DO NOT COPY

Accessing SME Online – 2 Factor Authentication

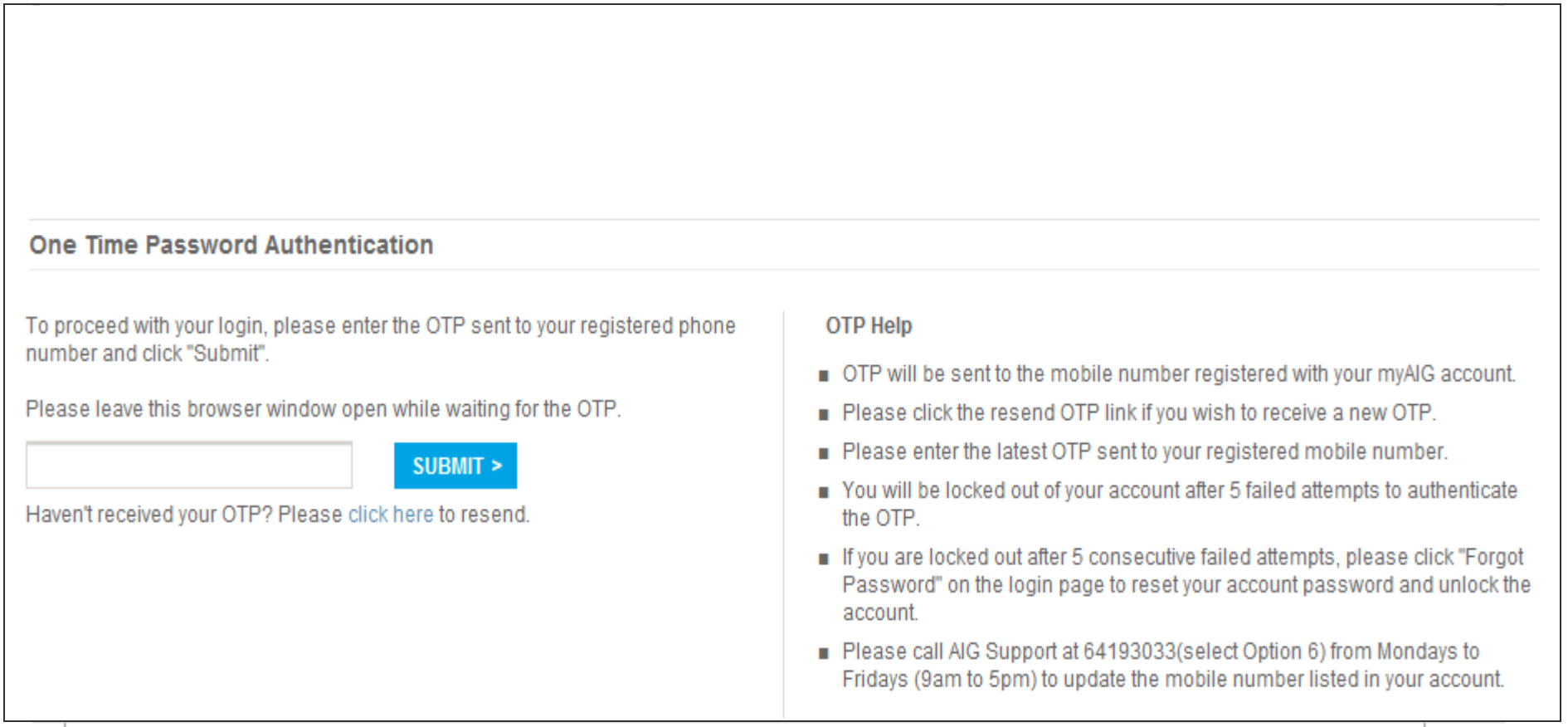
Step 3 – Upon successful password validation, a One Time Password (OTP) will be sent to the registered mobile number. The message will be as follows:

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



HIGHLY CONFIDENTIAL – DO NOT COPY

Accessing SME Online

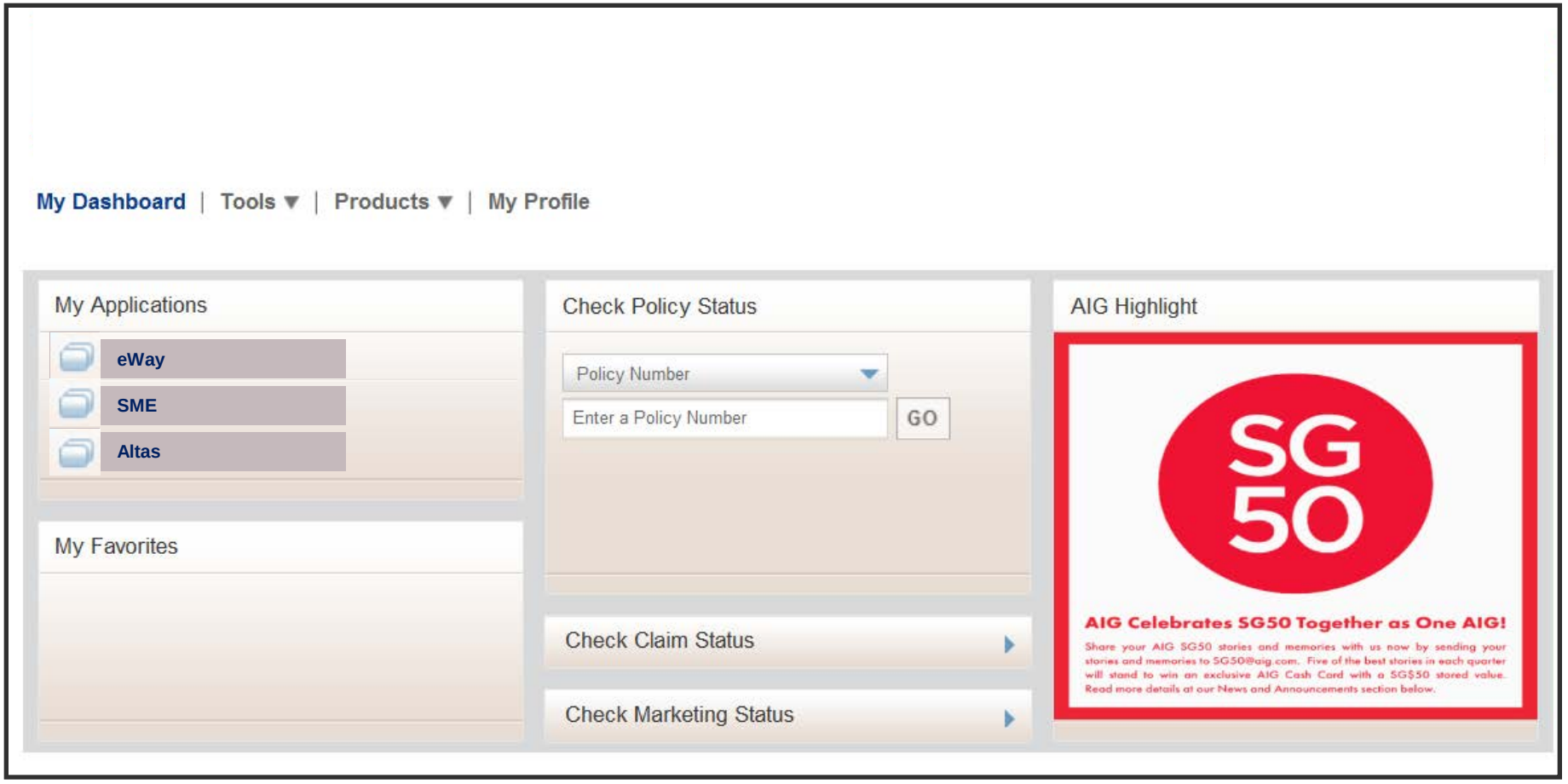


- Upon successful password validation, a OTP is sent to the registered mobile number
- User enters the latest OTP in the validation box and submits to authenticate.
- A request to generate a new OTP can be done through the link on the screen.
- Note: Account will lock after 5 failed OTP authentication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

HIGHLY CONFIDENTIAL – DO NOT COPY

Accessing SME Online

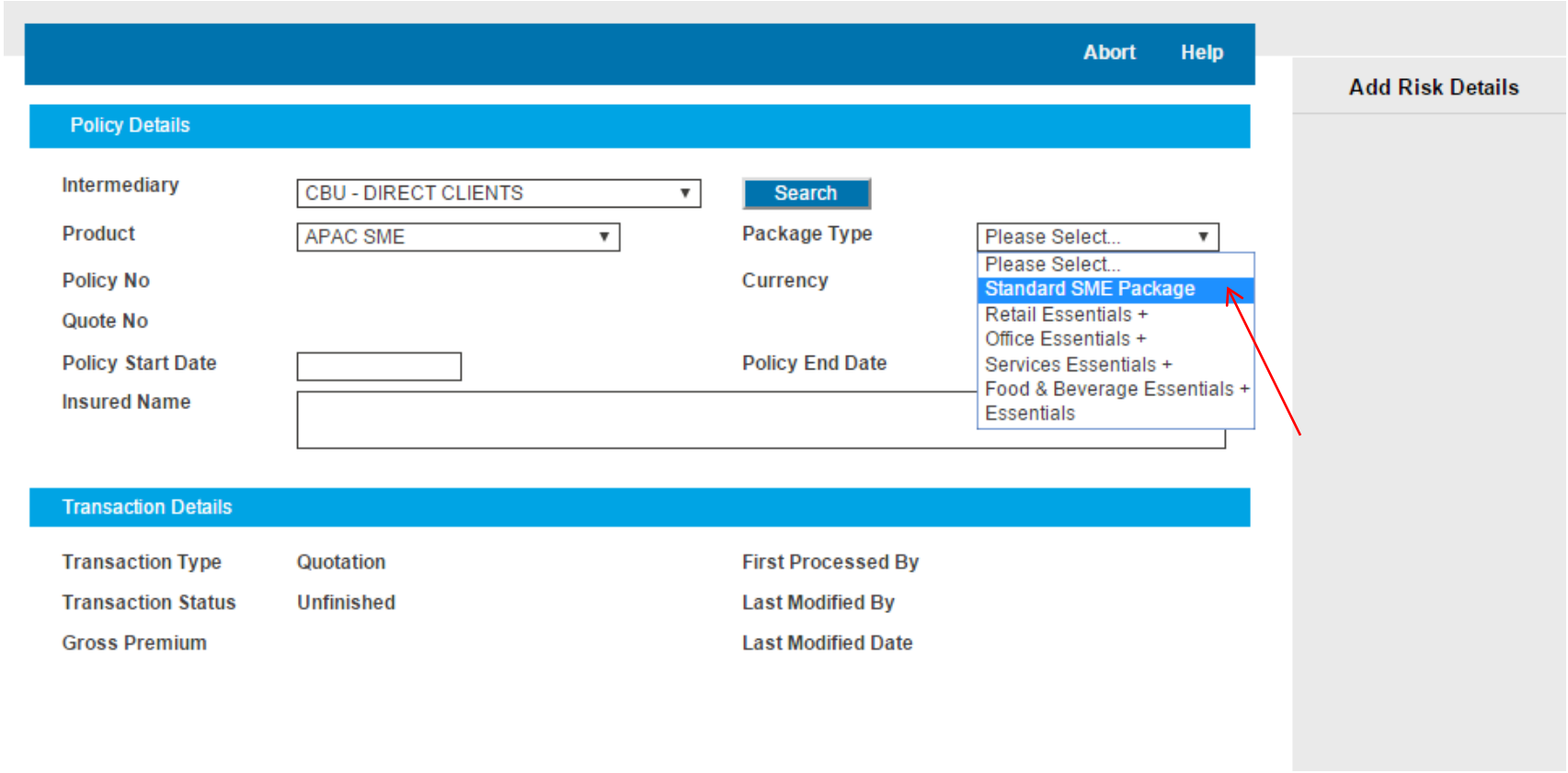
Step 4: Under My Applications, click on SME Online



HIGHLY CONFIDENTIAL – DO NOT COPY

Accessing SME Online

Step 5: Select the Package Type



HIGHLY CONFIDENTIAL – DO NOT COPY

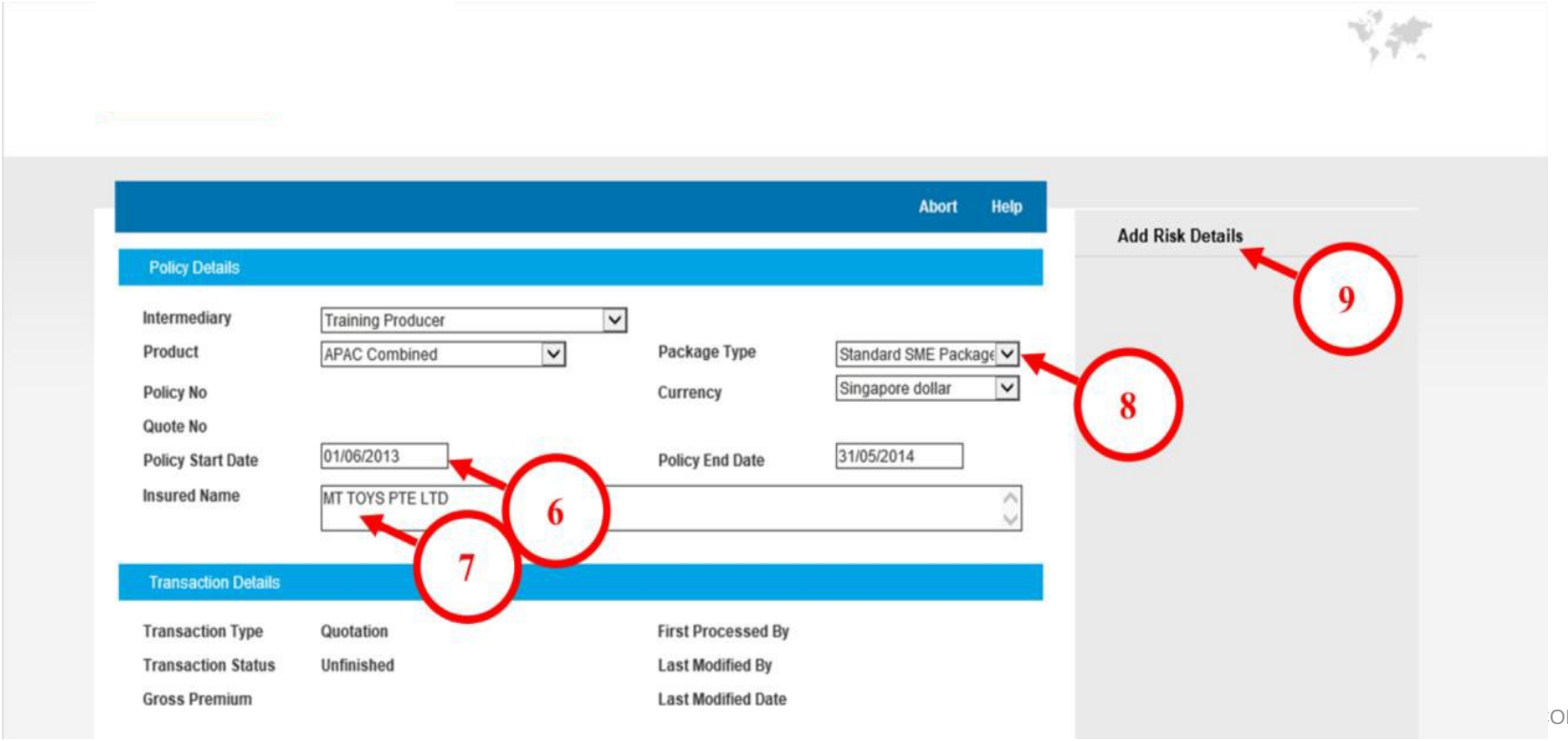
SME Standard

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

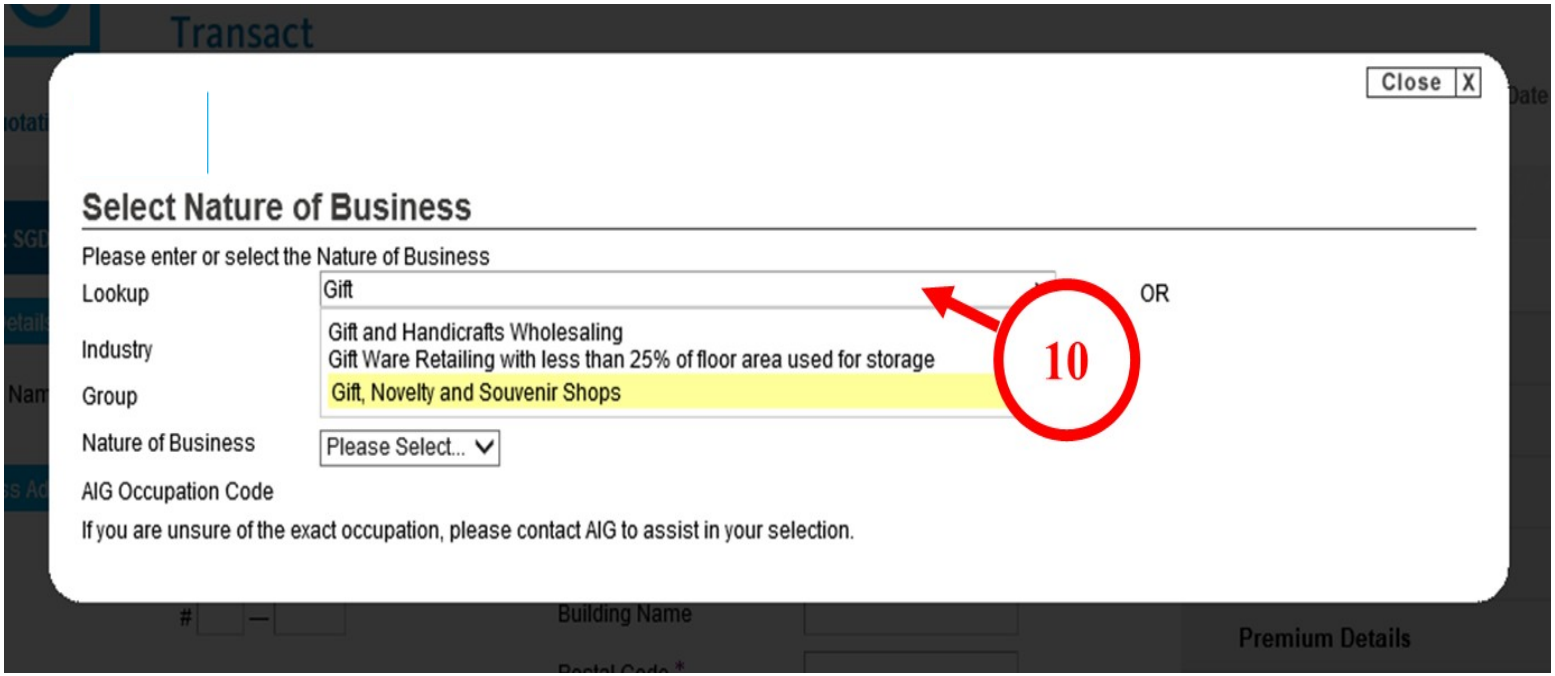
Step 8: Select "Standard SME Package" for the drop down list at "Package Type"

Step 9: Click on "Add Risk Details"



OPY

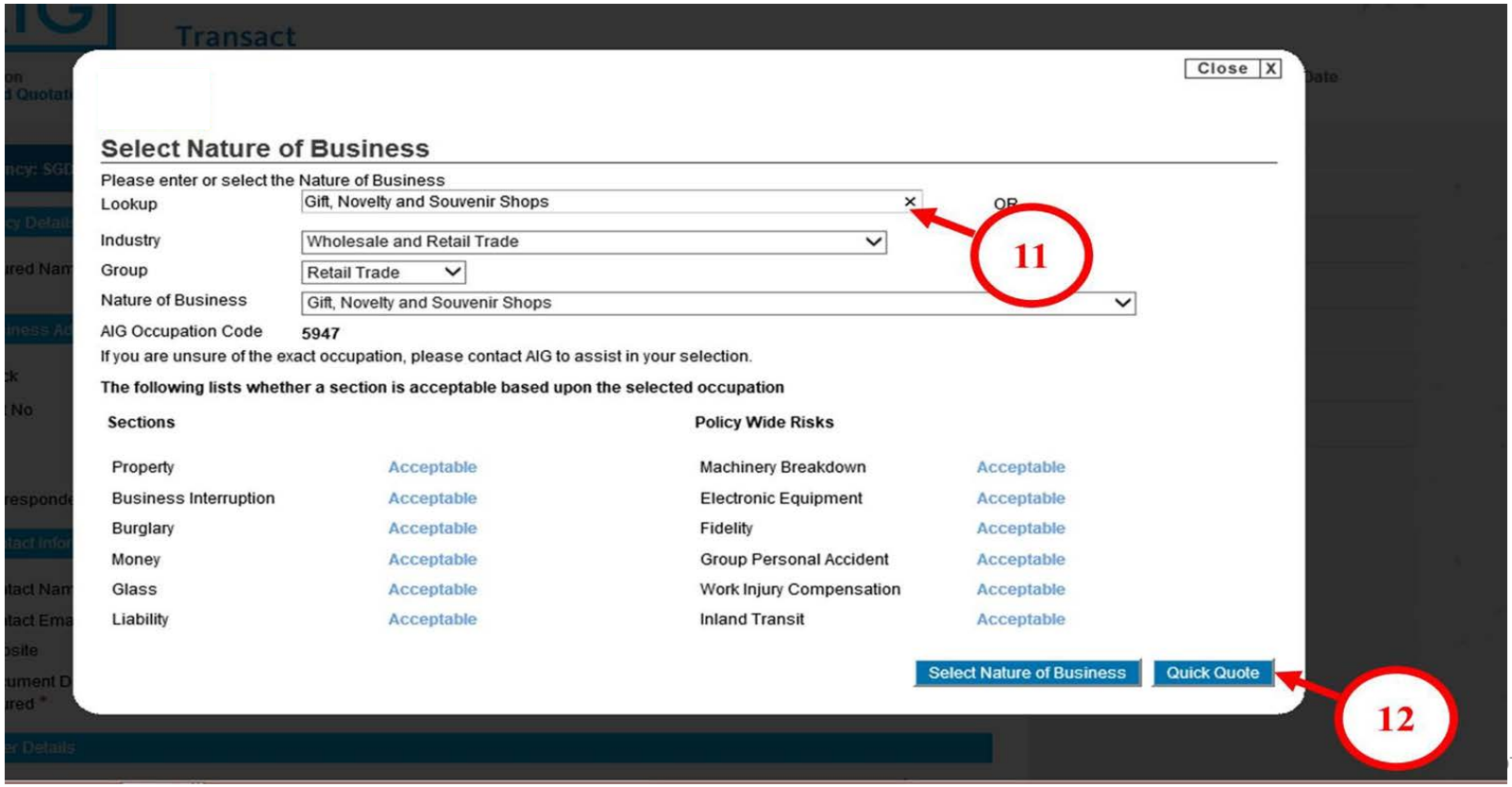
Step 10: Type in the keywords of the nature of business of the Insured at “Lookup” field; a dropdown list of all the nature of businesses with the keywords will be shown.



HIGHLY CONFIDENTIAL – DO NOT COPY

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.)

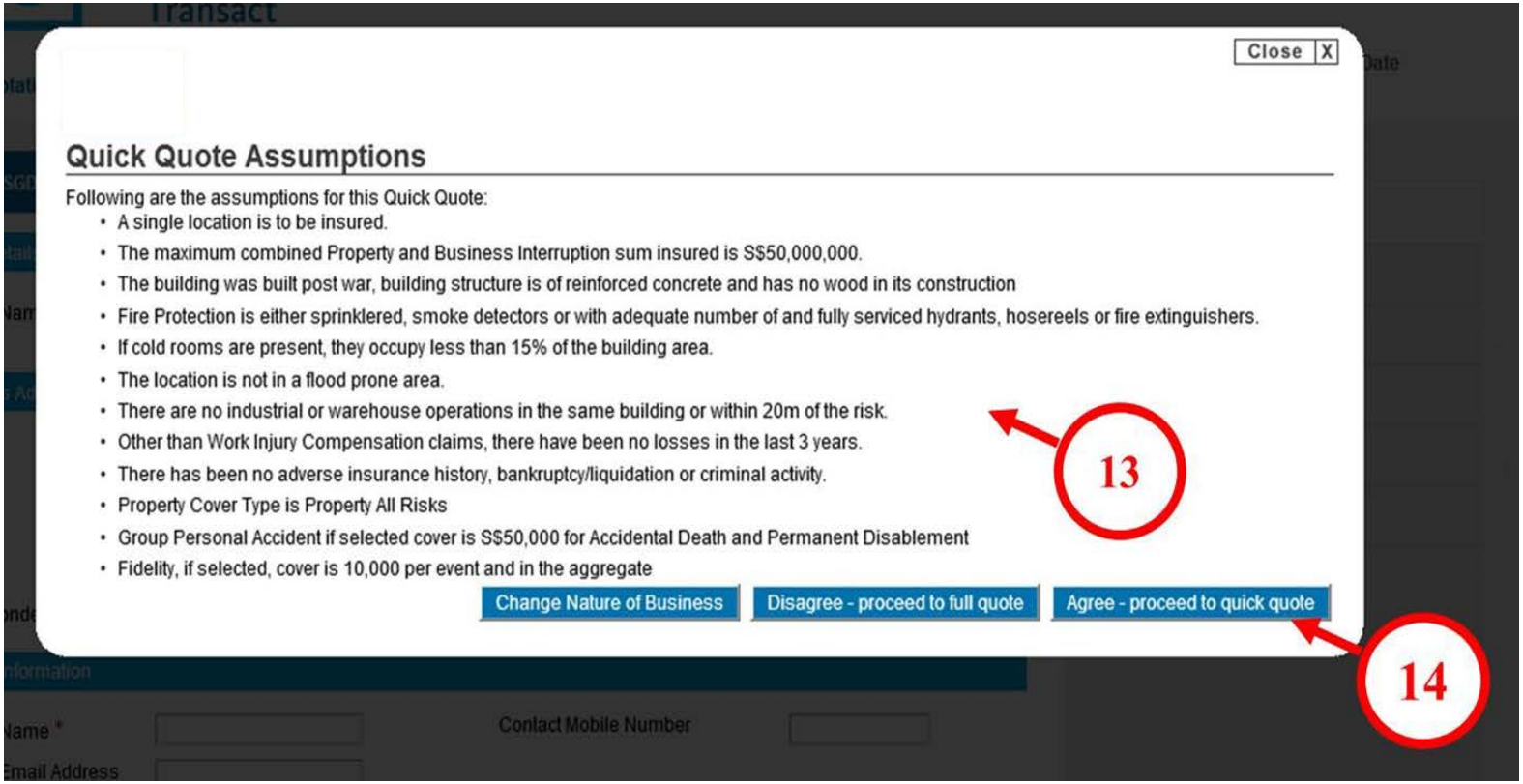
Step 12: Click on "Quick Quote" (if you want the system to auto-check the basic fields for you – refer to Step 13 for the risk profiles allowed to perform this shortcut)



T COPY

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”



Step 15.1: Key in the required Sum Insured for Property

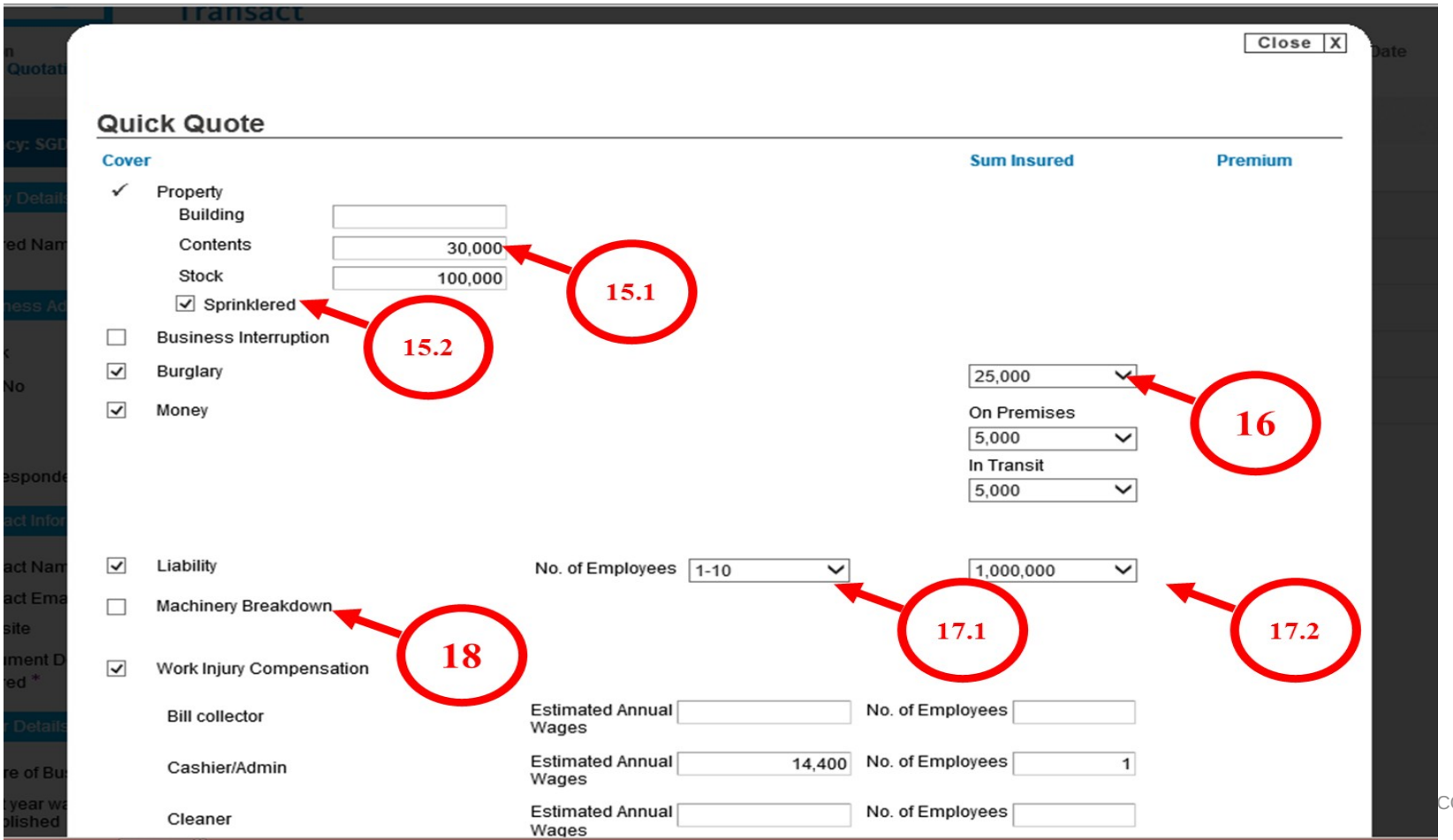
Step 15.2: Check the box if the premise is “Sprinkled”

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



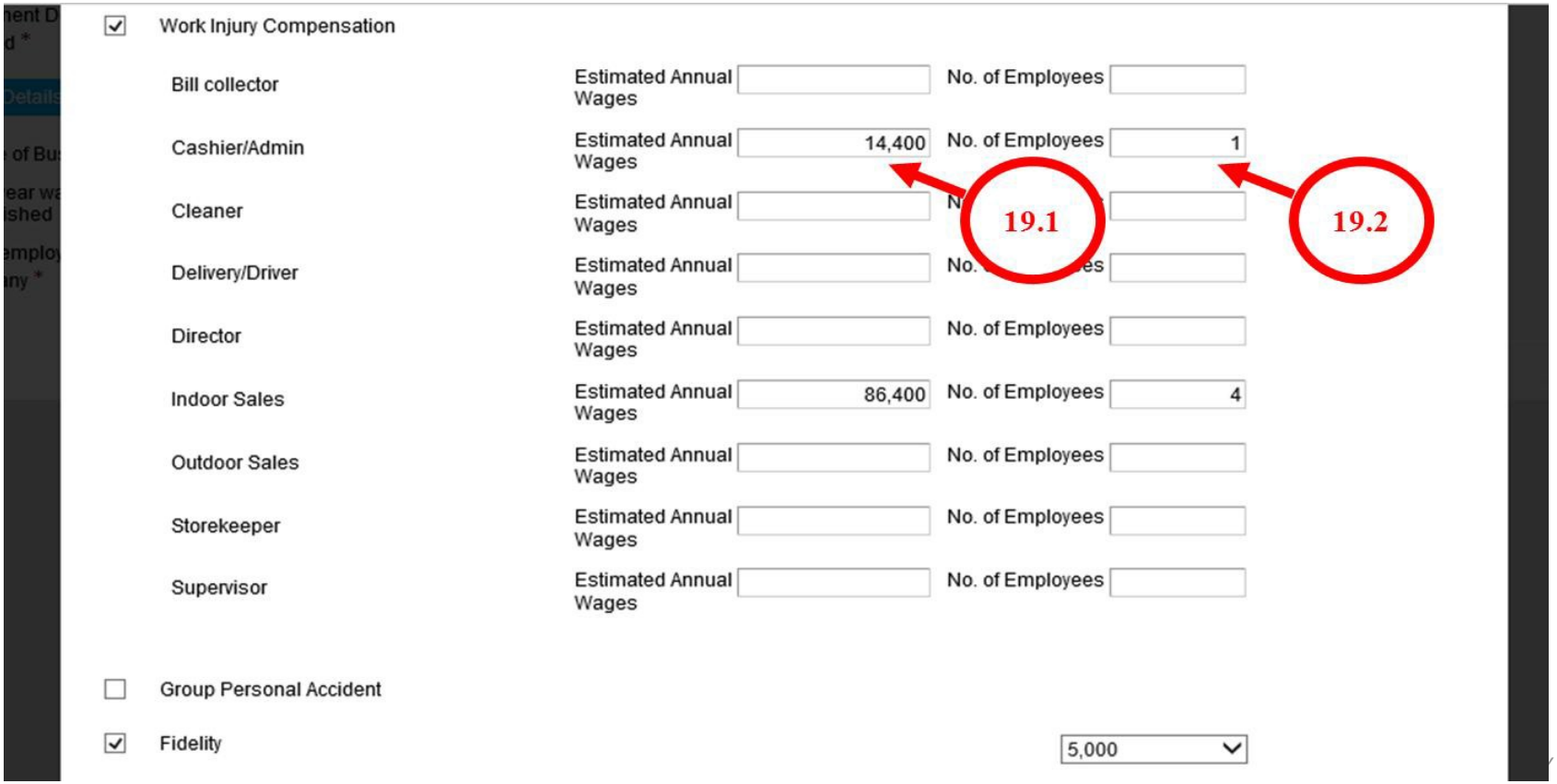
COPY

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

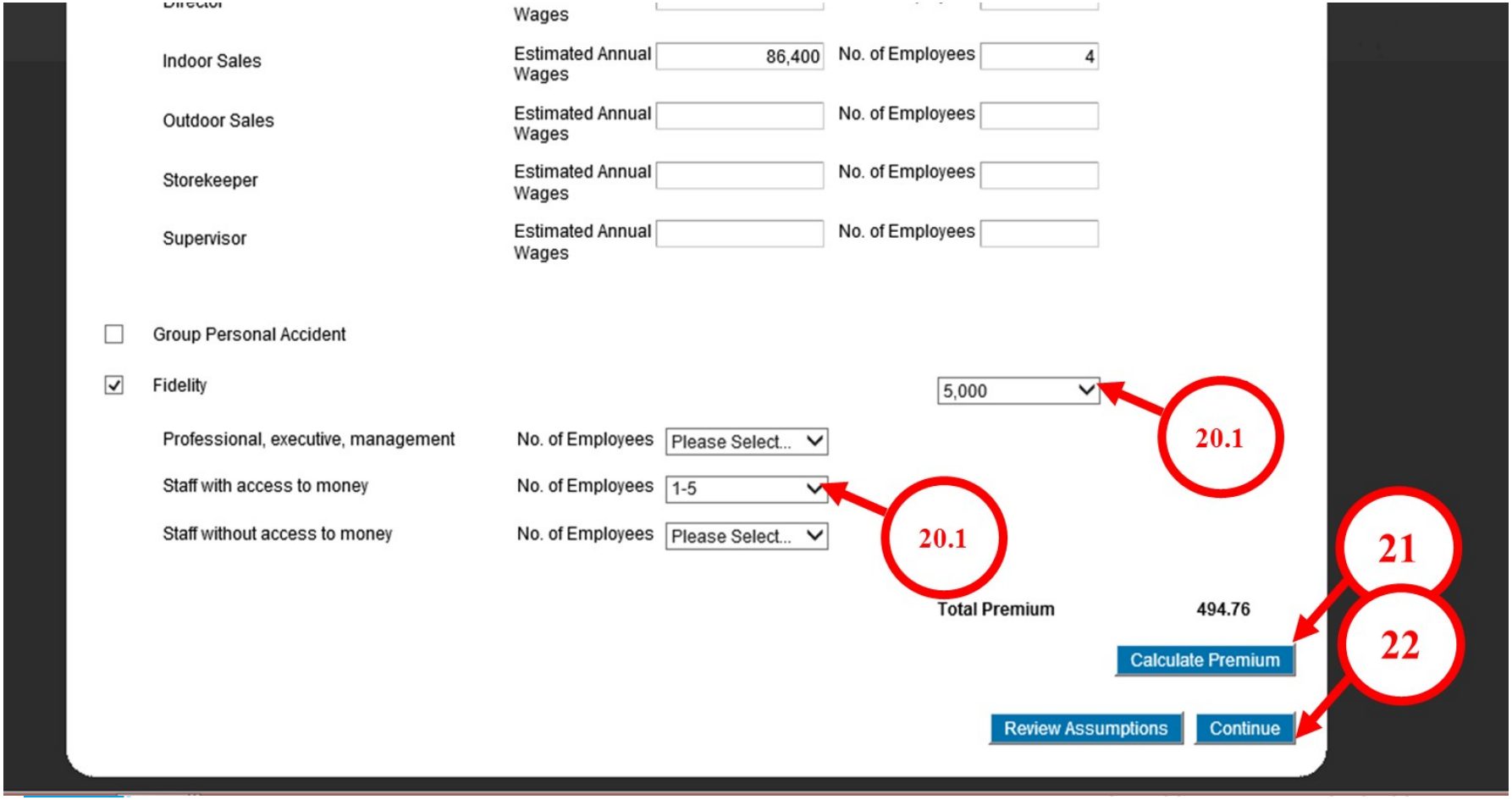


Step 20.1: Select the aggregate limit to be insured under Fidelity Guarantee

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

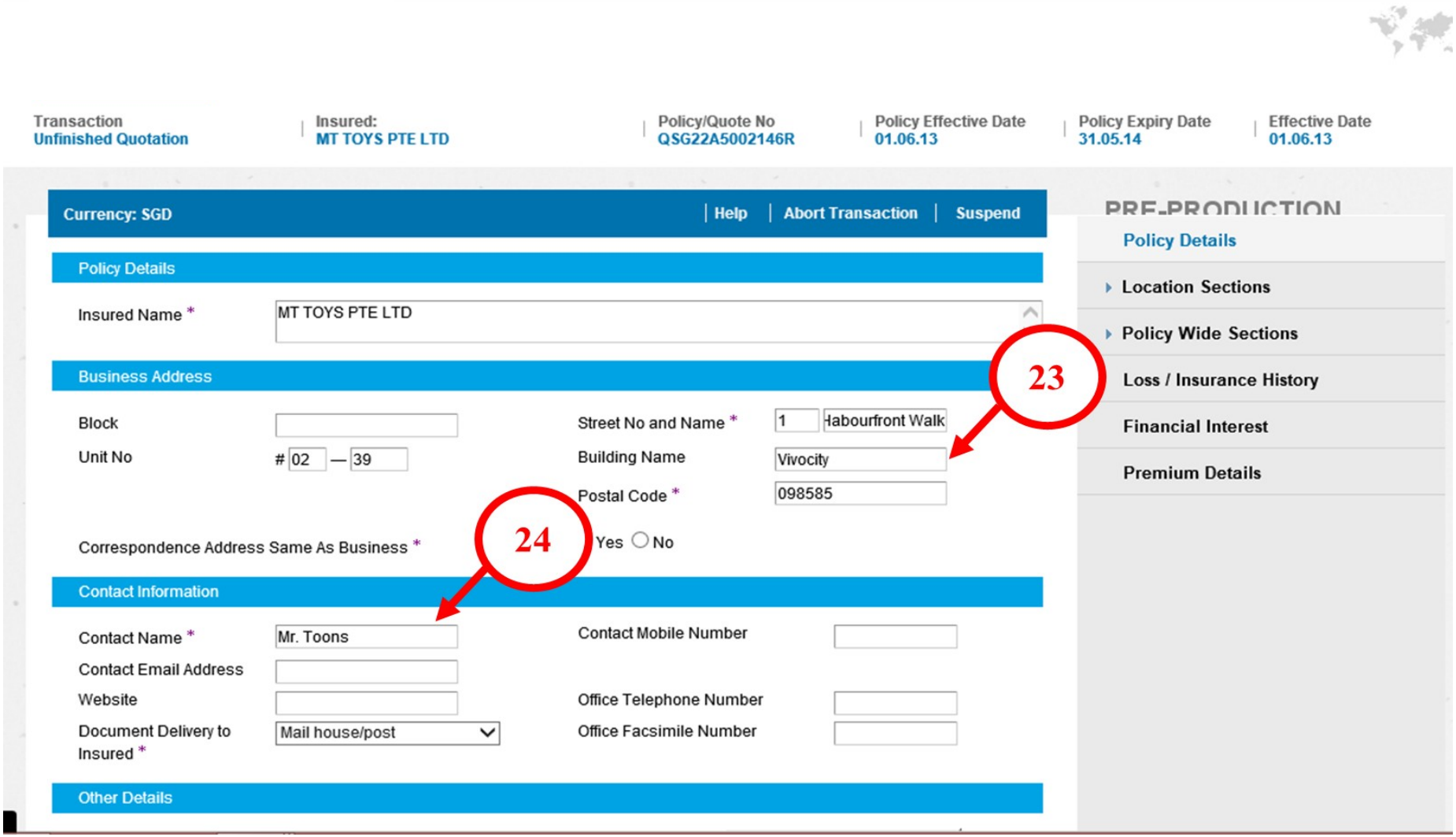
Step 21: Click on “Calculate Premium” to generate an indicative premium

Step 22: Click on “Continue” to proceed.



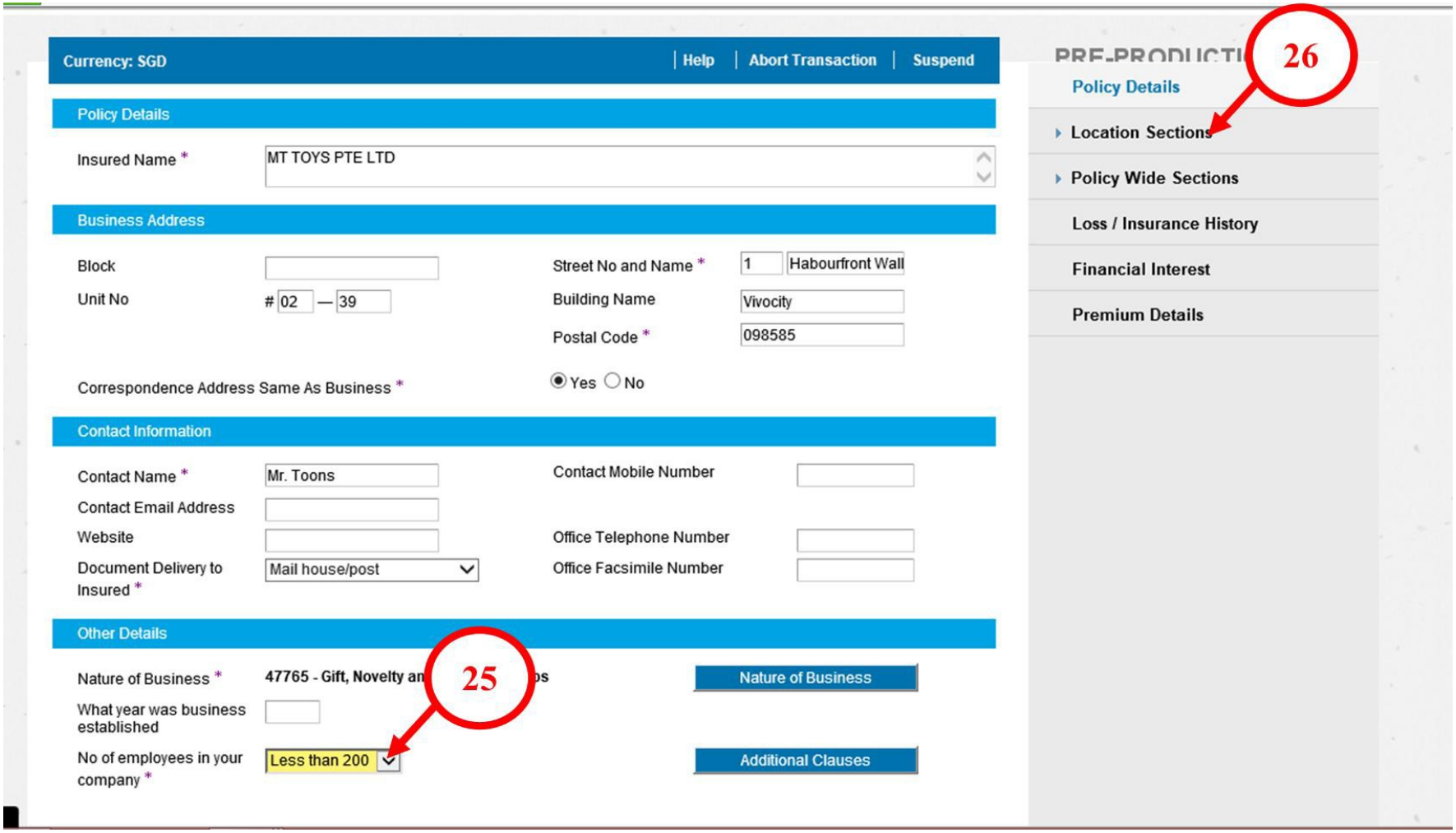
Step 23: Key in the Business Address of the Insured. Please take note that all fields with an * are mandatory fields

Step 24: Key in the Contact Name of the Insured

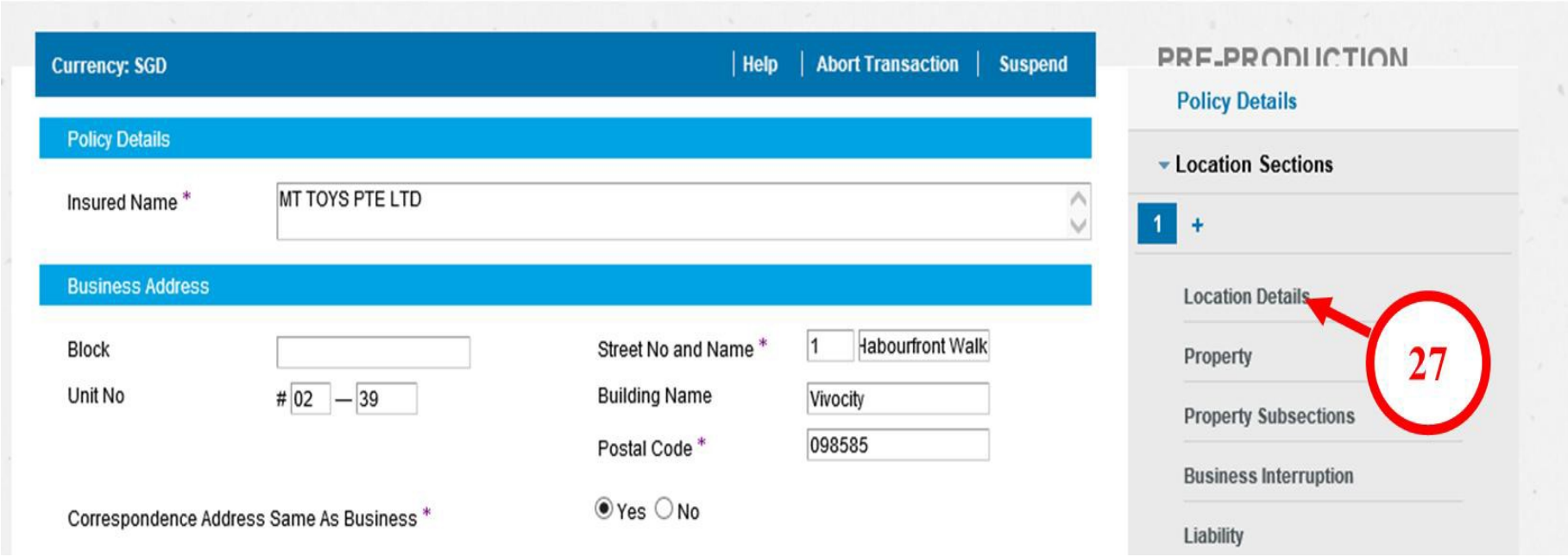


Step 25: On the same page, scroll down to select the no. of employees in the insured's company

Step 26: Click on "Location Section"



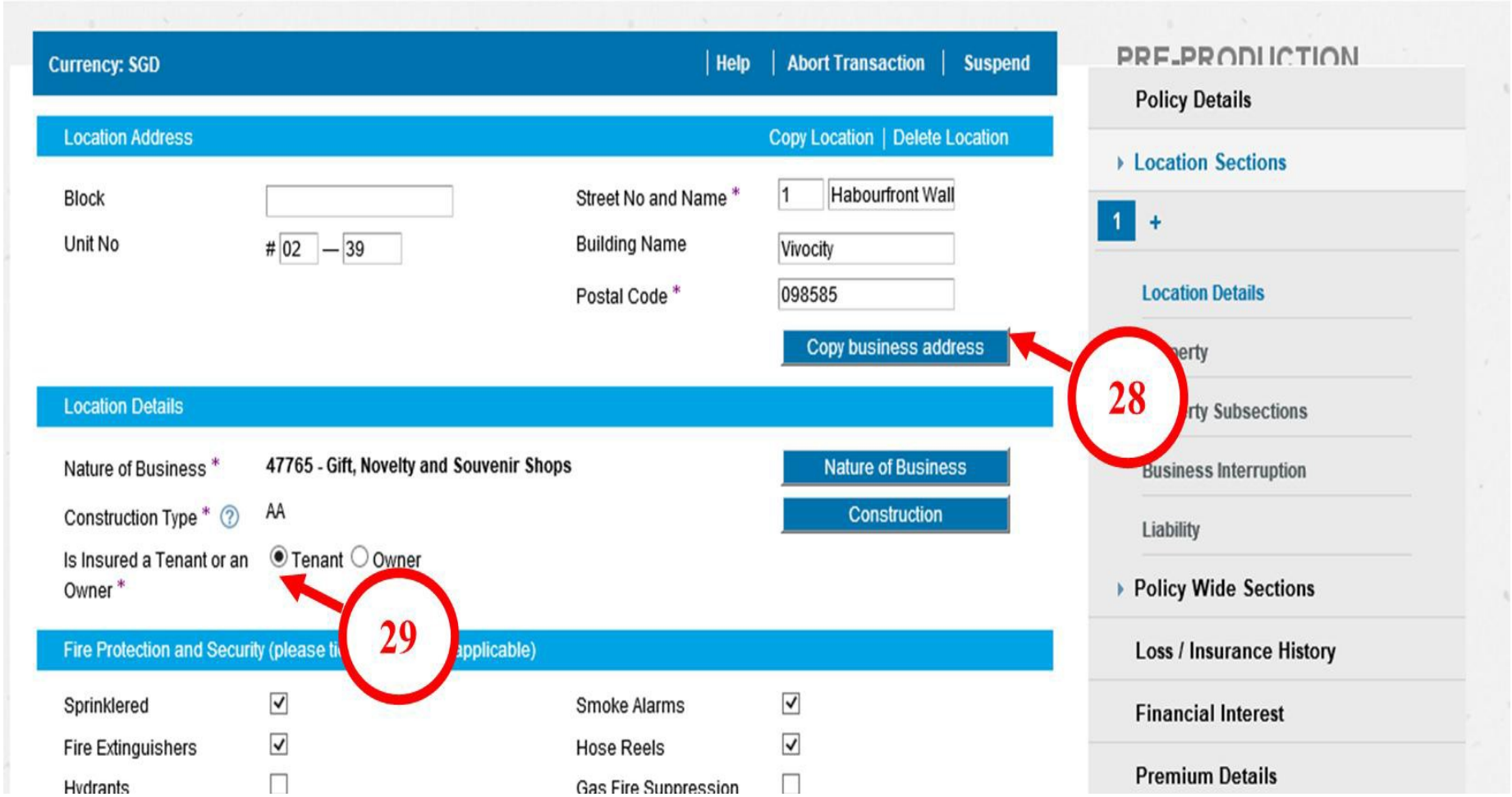
Step 27: After you have clicked on “Location Sections”, there will be a drop down list showing i. Location Details, ii. Property, iii. Property Sub-Section, iv. Business Interruption & v. Liability. Click on “Location Details” (please note that the other sections under Location Sections will have already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



HIGHLY CONFIDENTIAL – DO NOT COPY

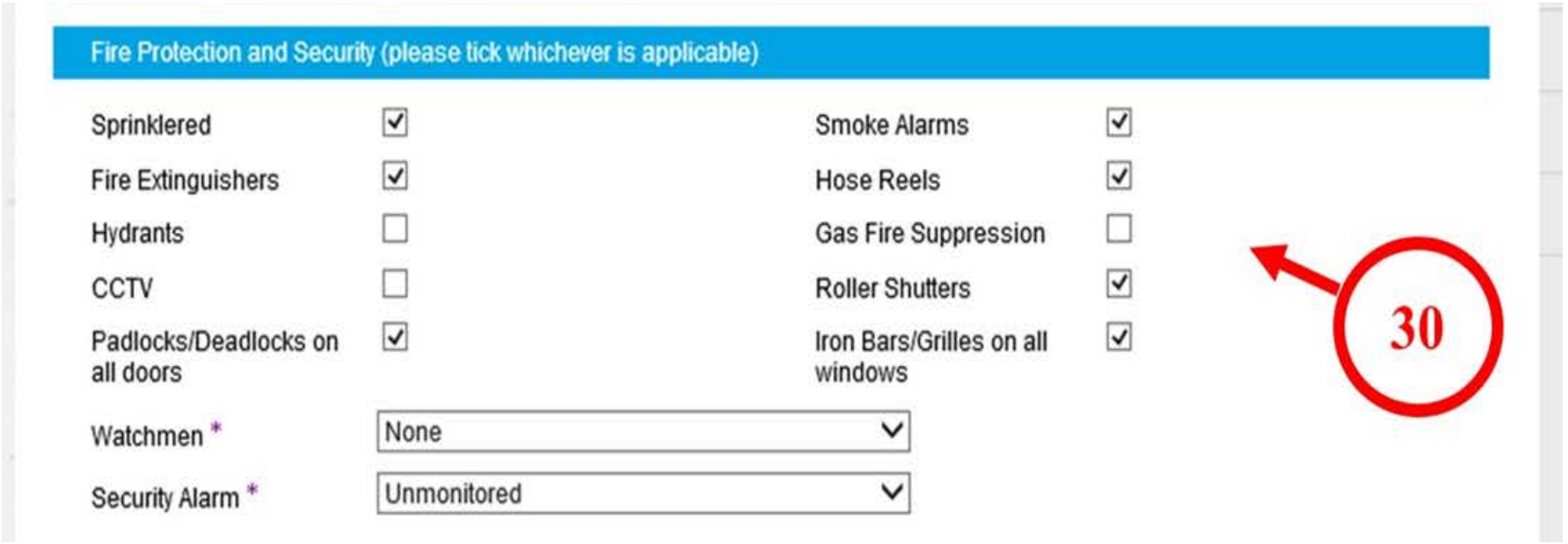
Step 28: Click on “Copy Business Address” if the Location Address (i.e. premise) to be insured is the same as the Business Address

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



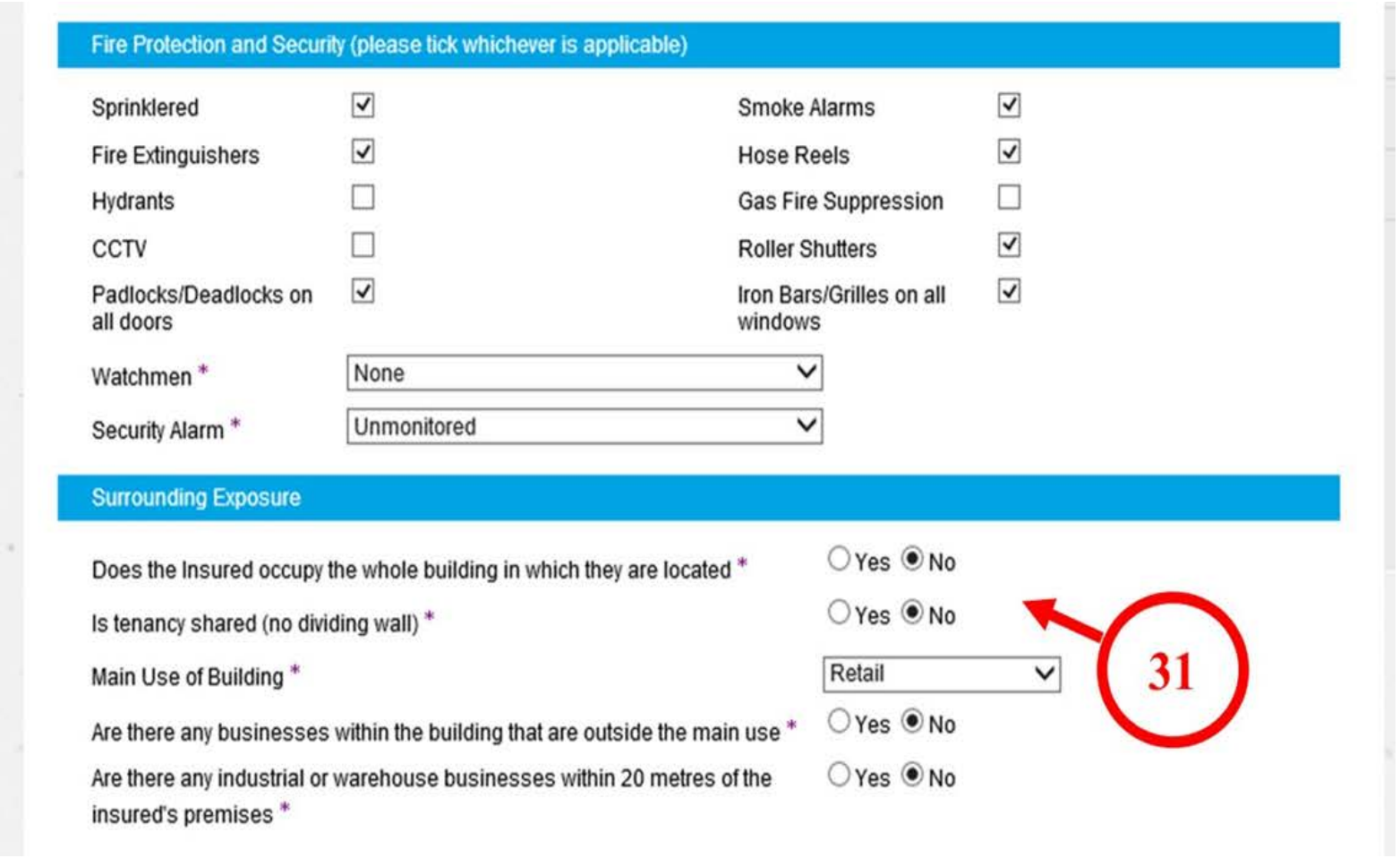
Step 30: As the insured fits the risk profile being declared at Step 13, the respective fields have been pre-checked for you.

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.



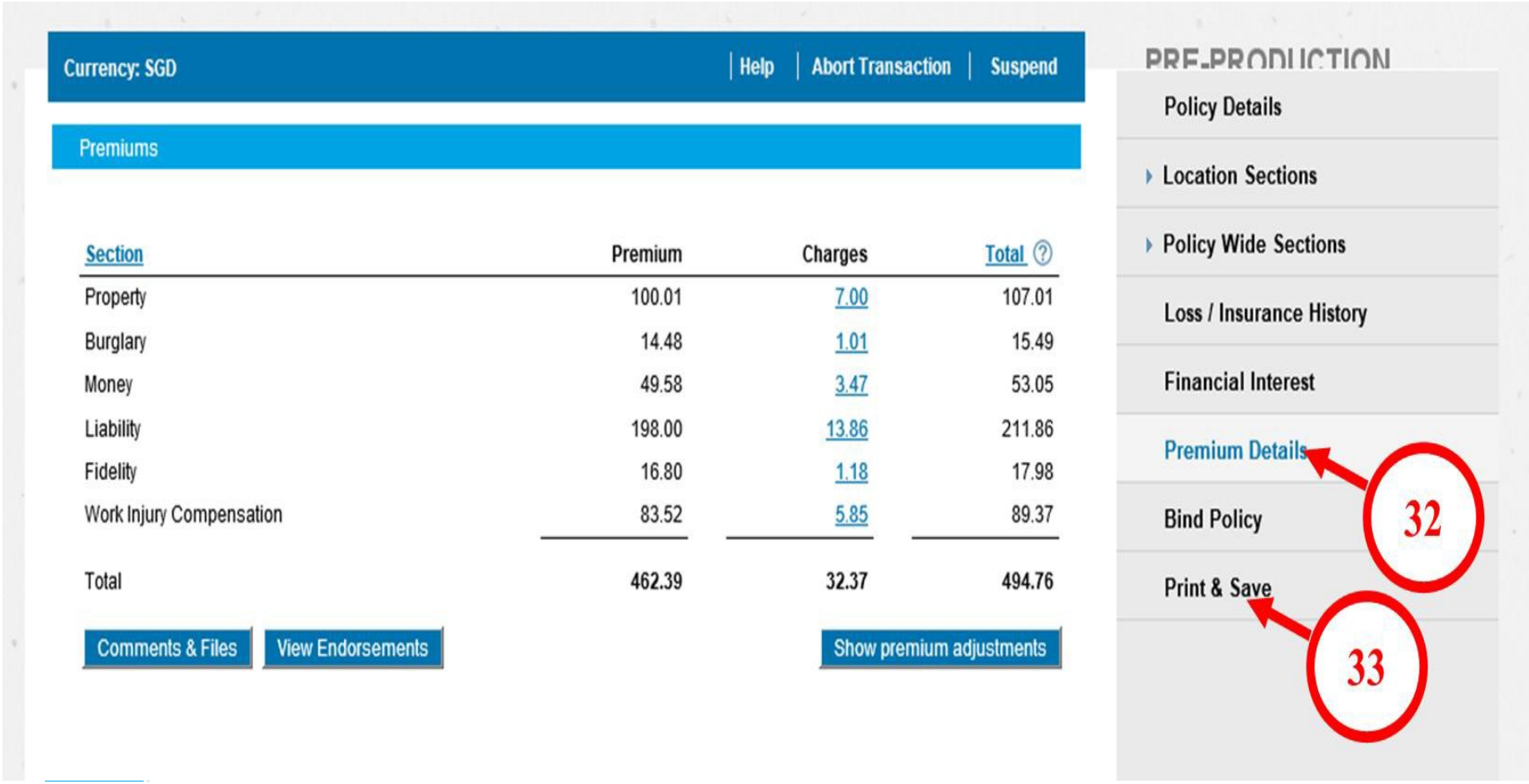
HIGHLY CONFIDENTIAL – DO NOT COPY

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



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

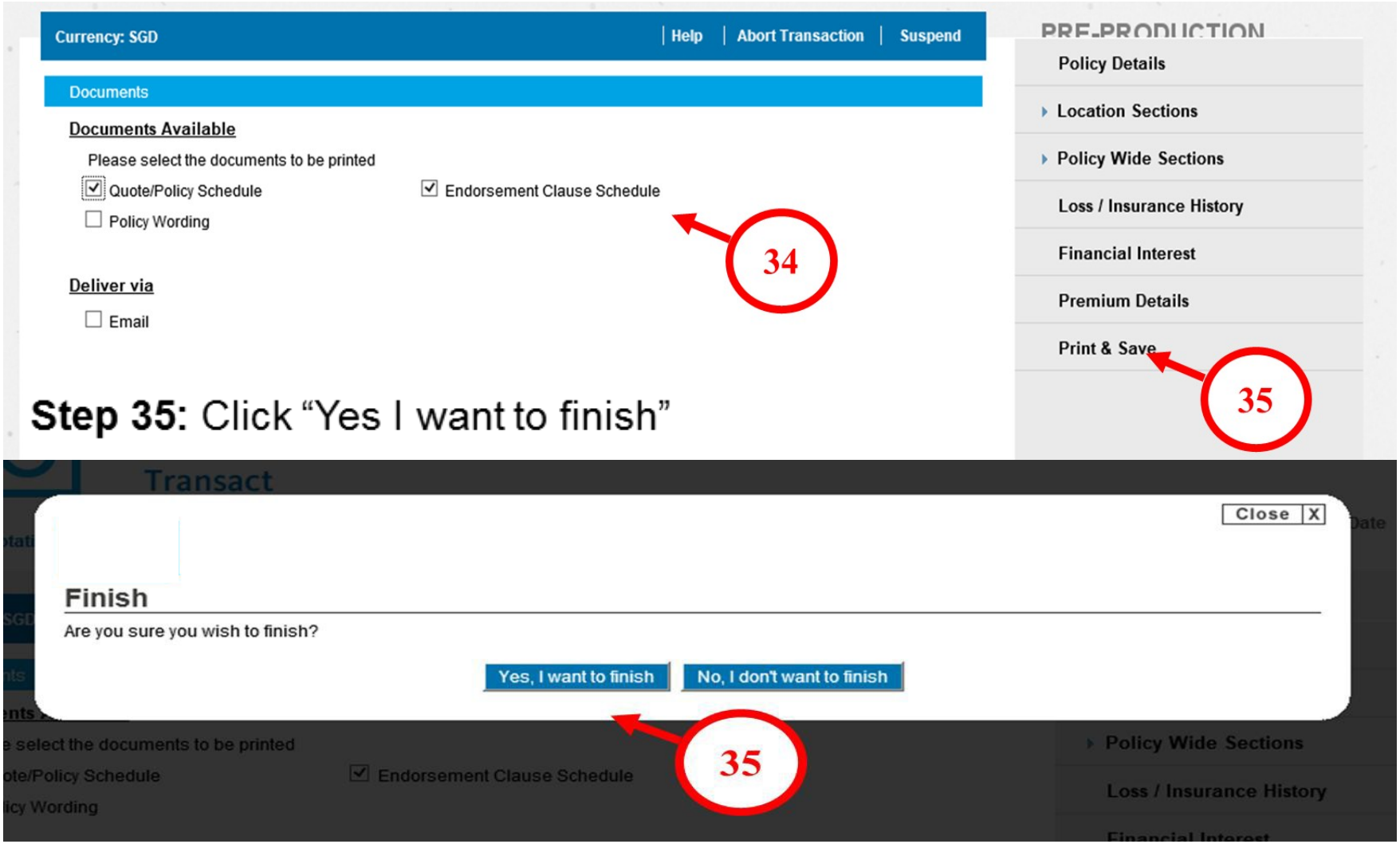
Step 33: To save the information and to prepare a quotation to your client, click on “Print & Save”



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

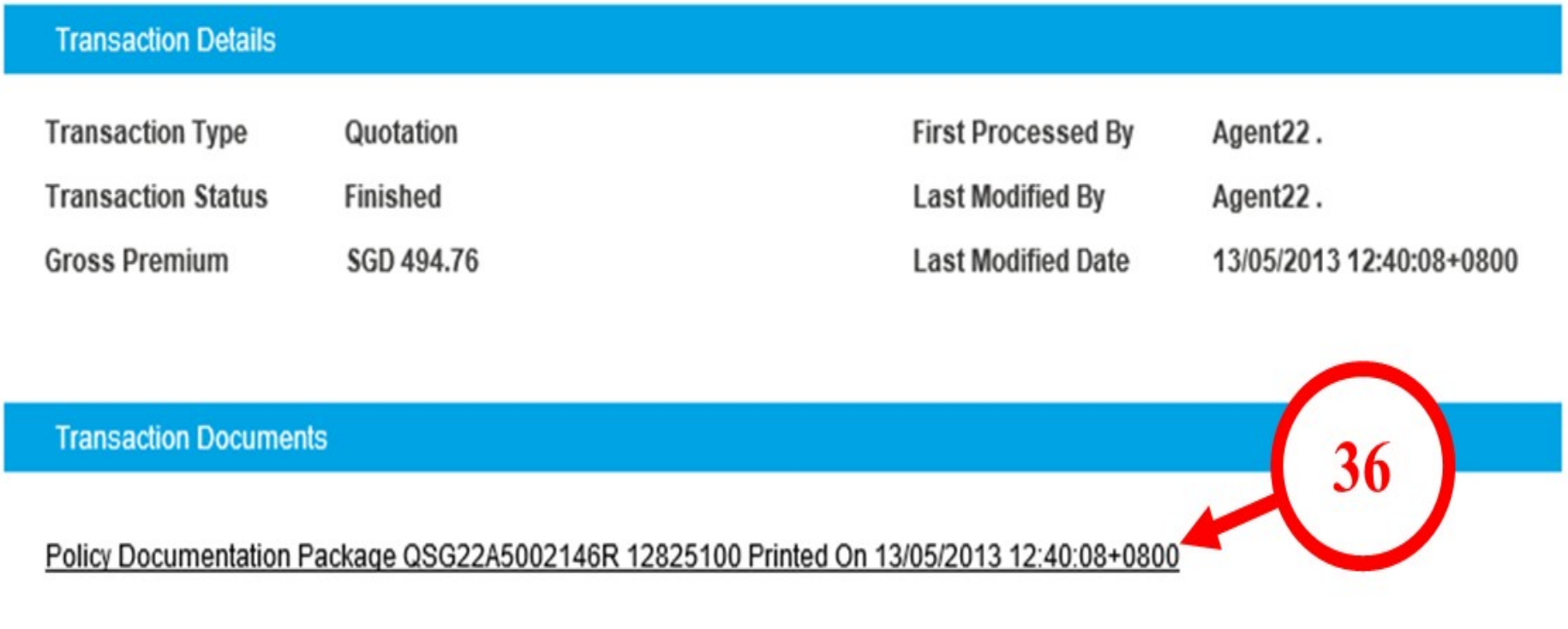
Note: “Printed” means a pdf file will be created for the documents selected.

Step 35: Click on “Print & Save”



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

Click on this link.



I want to renew my SME policy

HIGHLY CONFIDENTIAL – DO NOT COPY

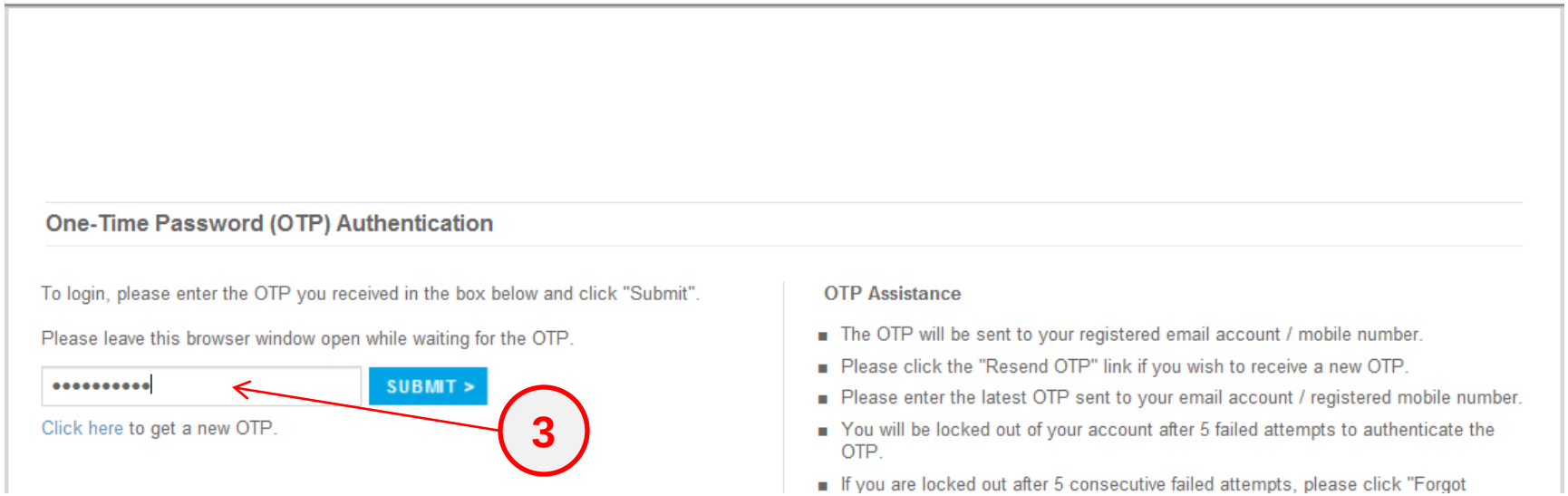
Recap

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

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

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.

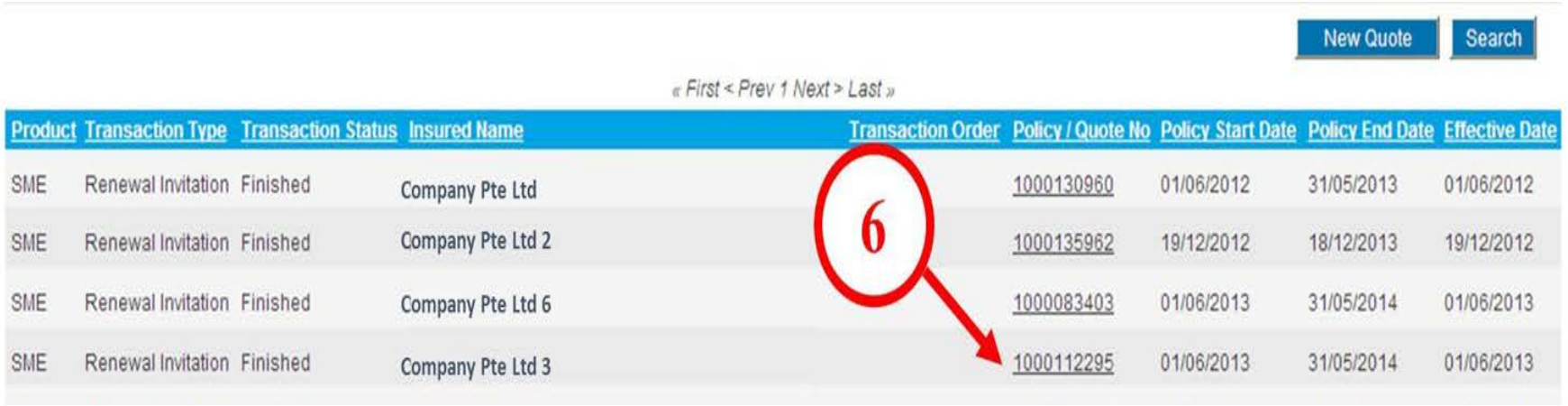


Step 4: Click on My Dashboard

HIGHLY CONFIDENTIAL – DO NOT COPY

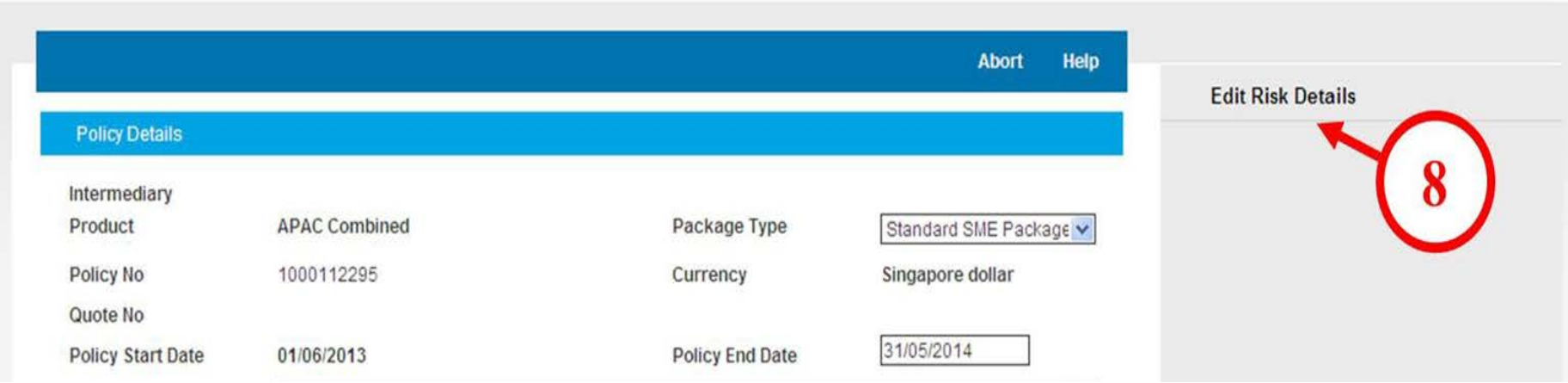
Step 5: You will be directed to the bottom of the webpage. Click on the link (where the number “8” is in the print screen) under Renewals Section to access the Renewal Invitations which have been loaded.

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.

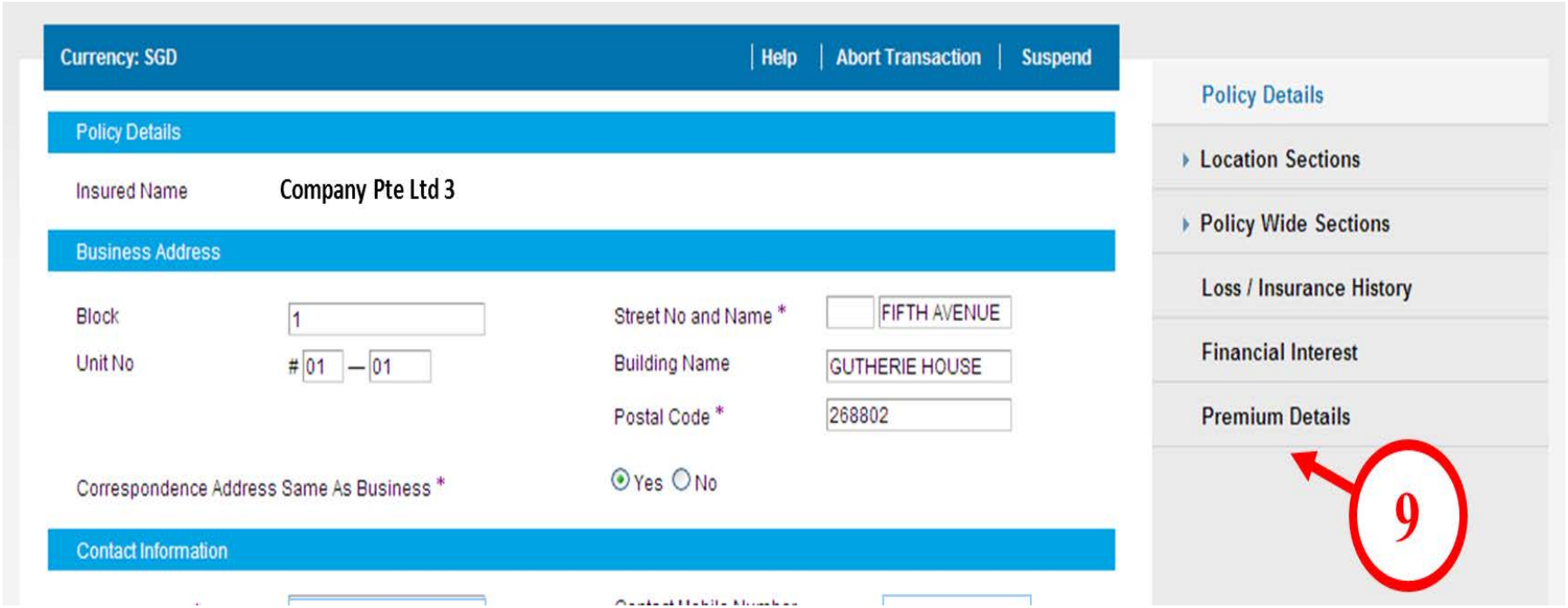


Step 7: To proceed to renew the policy with no changes to renewal terms, click on “Process Renewal”.

Step 8: Click on “Edit Risk Details”.

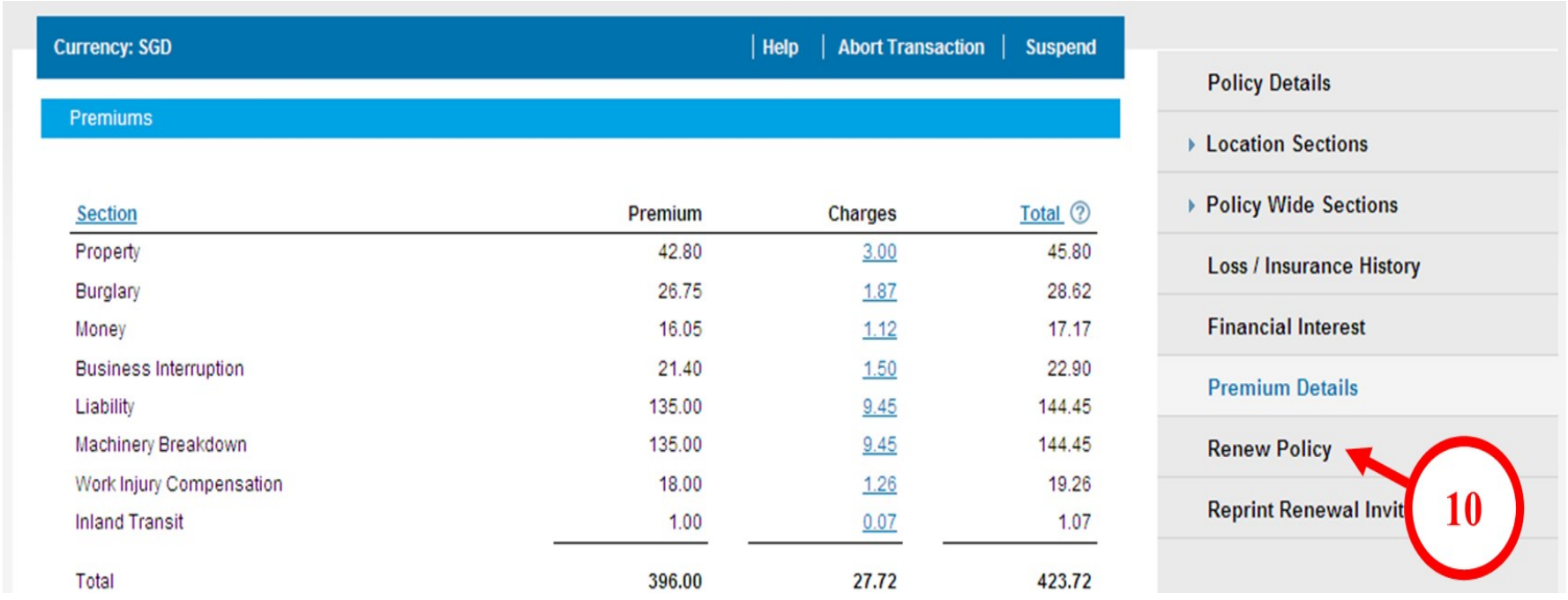


Step 9: Click on “Premium Details”.

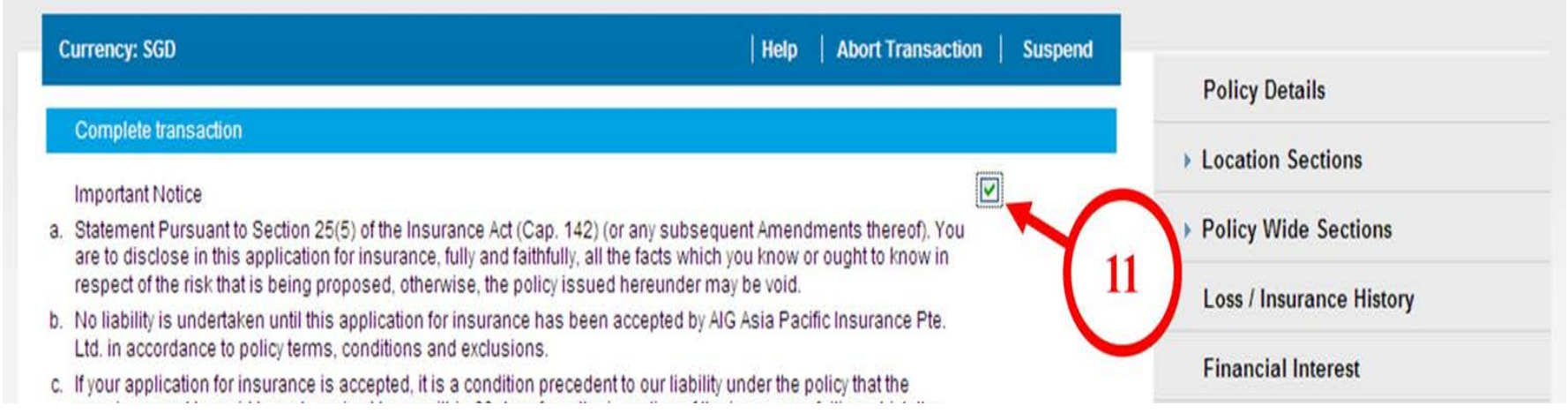


HIGHLY CONFIDENTIAL – DO NOT COPY

Step 10: Click on “Renew Policy”.



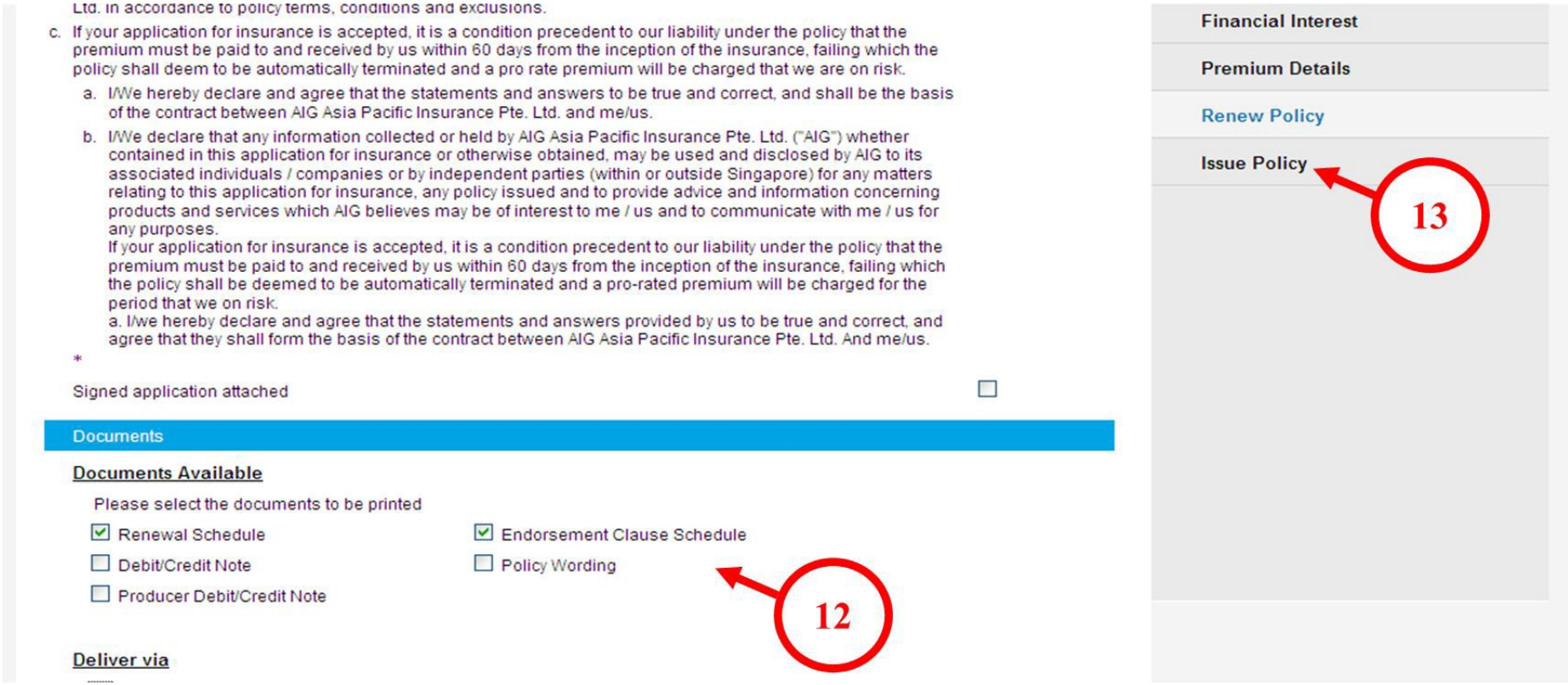
Step 11: Check the box if you have reviewed and agree to the declarations. Scroll down.



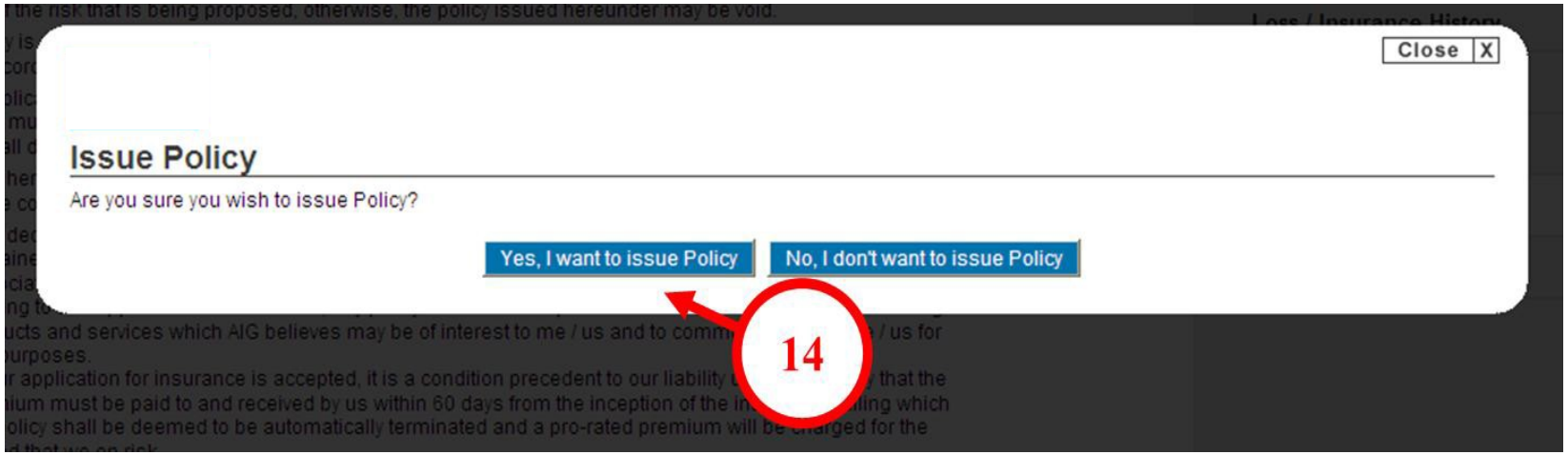
Step 12: Check against the following 3 boxes to select the documents to be generated to be mailed to customer via Post. A pdf copy of the renewal policy will also be generated for you to download and save to your desktop.

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

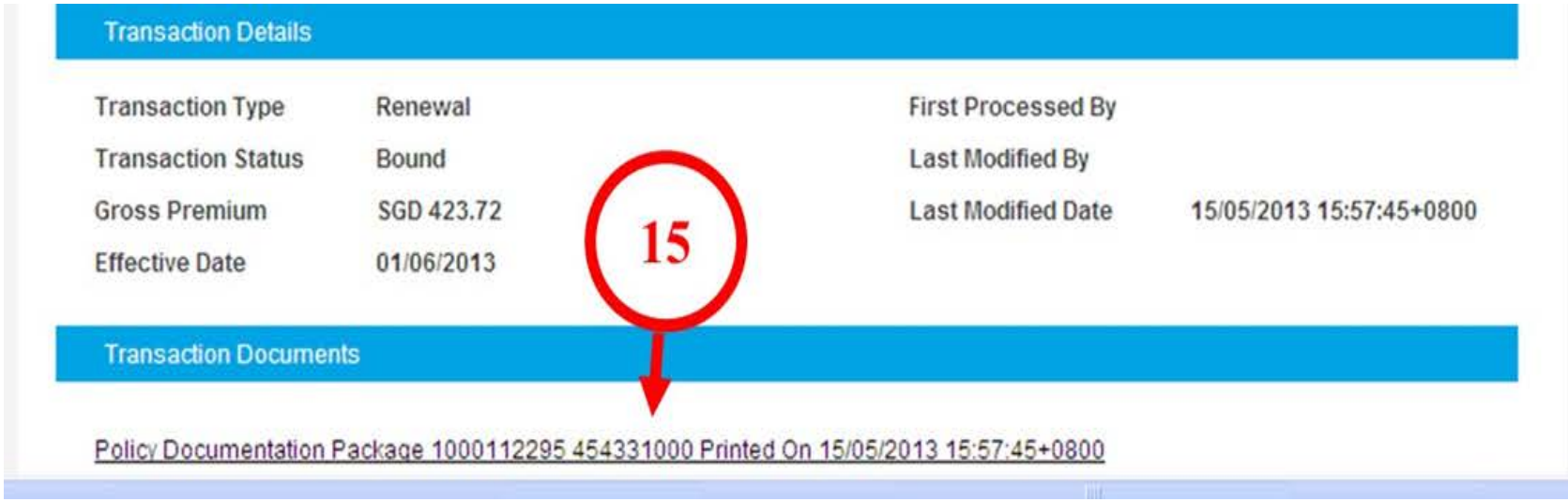
Step 13: Click on “Issue Policy”



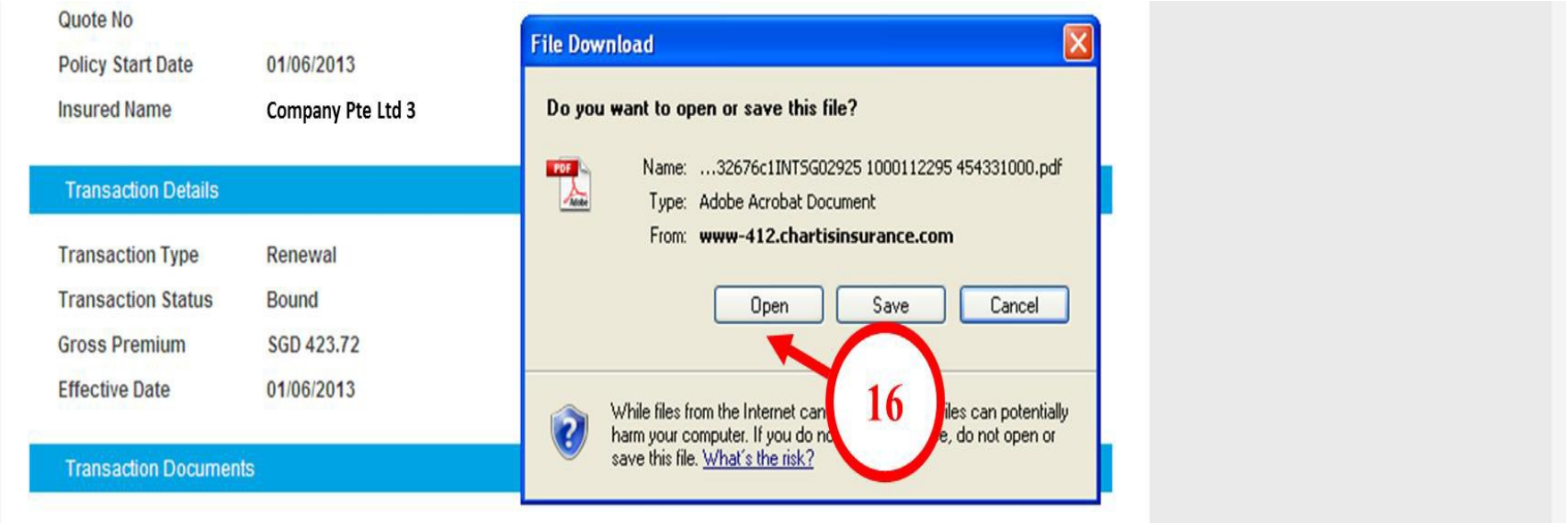
Step 14: Click on “Yes, I want to issue policy.”



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



Step 16: Click on “Open”.

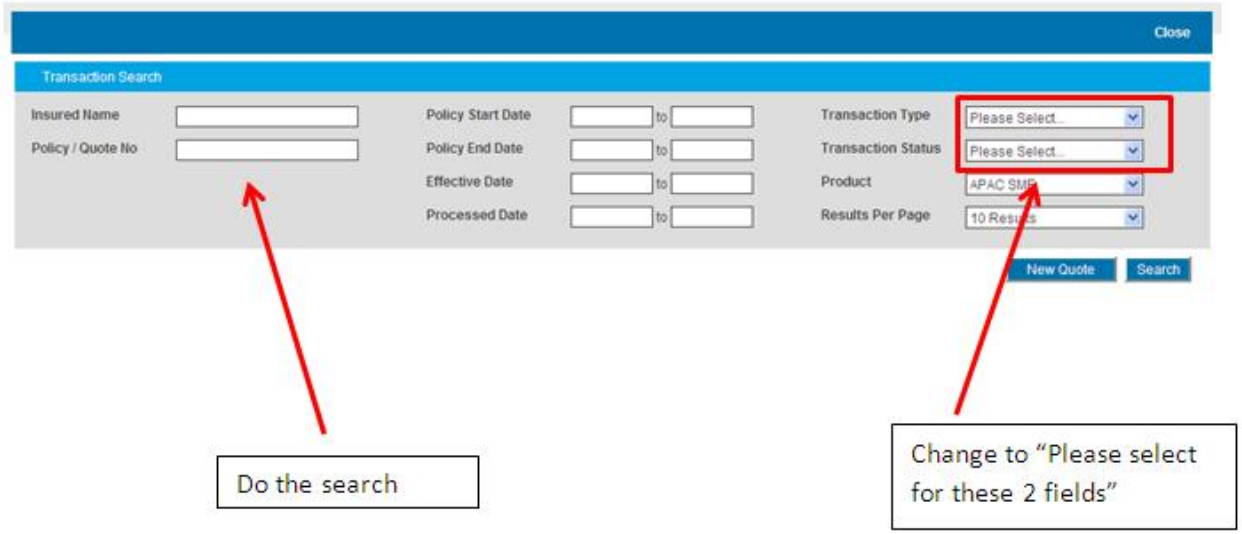


How should I pass endorsement?

HIGHLY CONFIDENTIAL – DO NOT COPY

Policy Management

1. Click on the "Number"

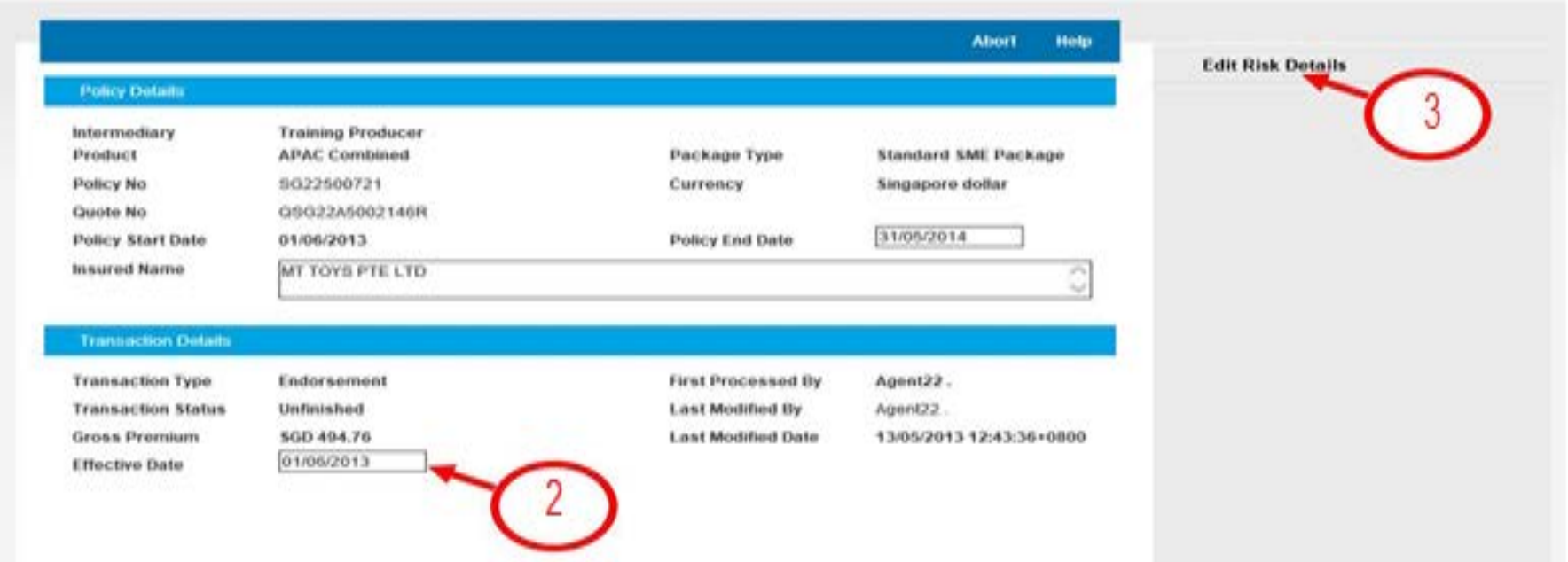


HIGHLY CONFIDENTIAL – DO NOT COPY

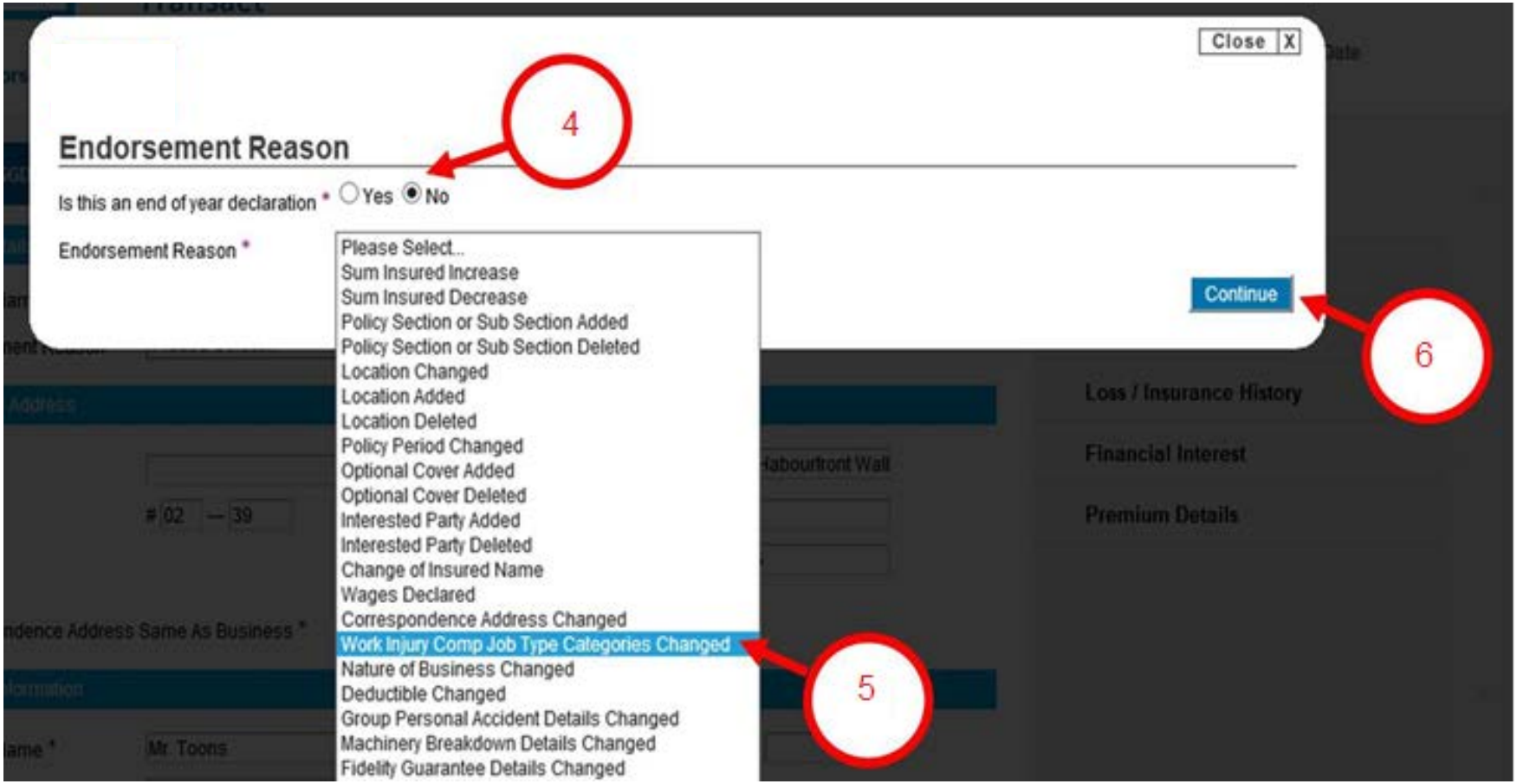
Step 1: Click on “Endorse Policy”

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”

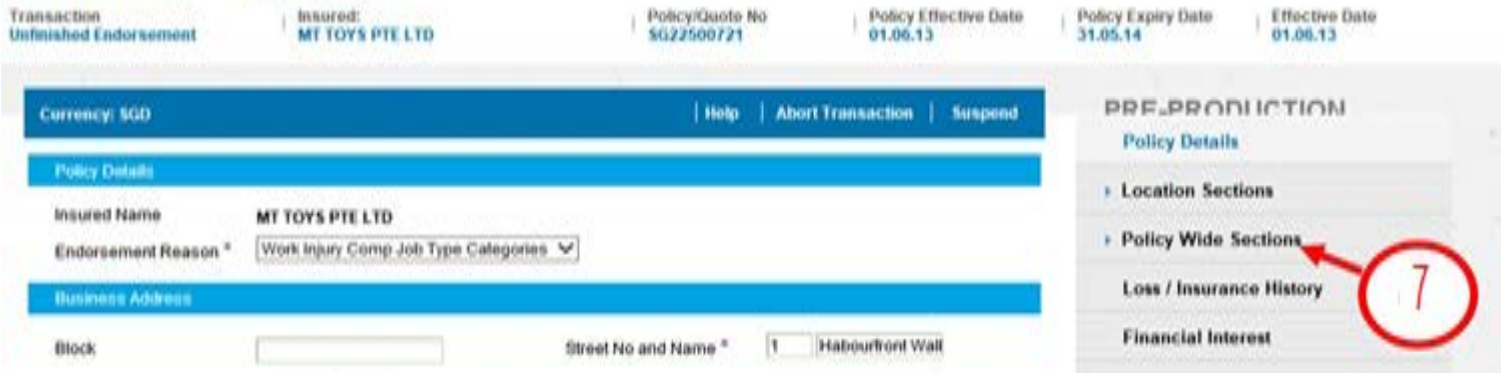


Step 4: Click “No” as this is not a year end declaration for WICA
Step 5: Select the Endorsement Reason **“Work Injury Comp Job Type Categories Changed”**
Step 6: Click on “Continue”

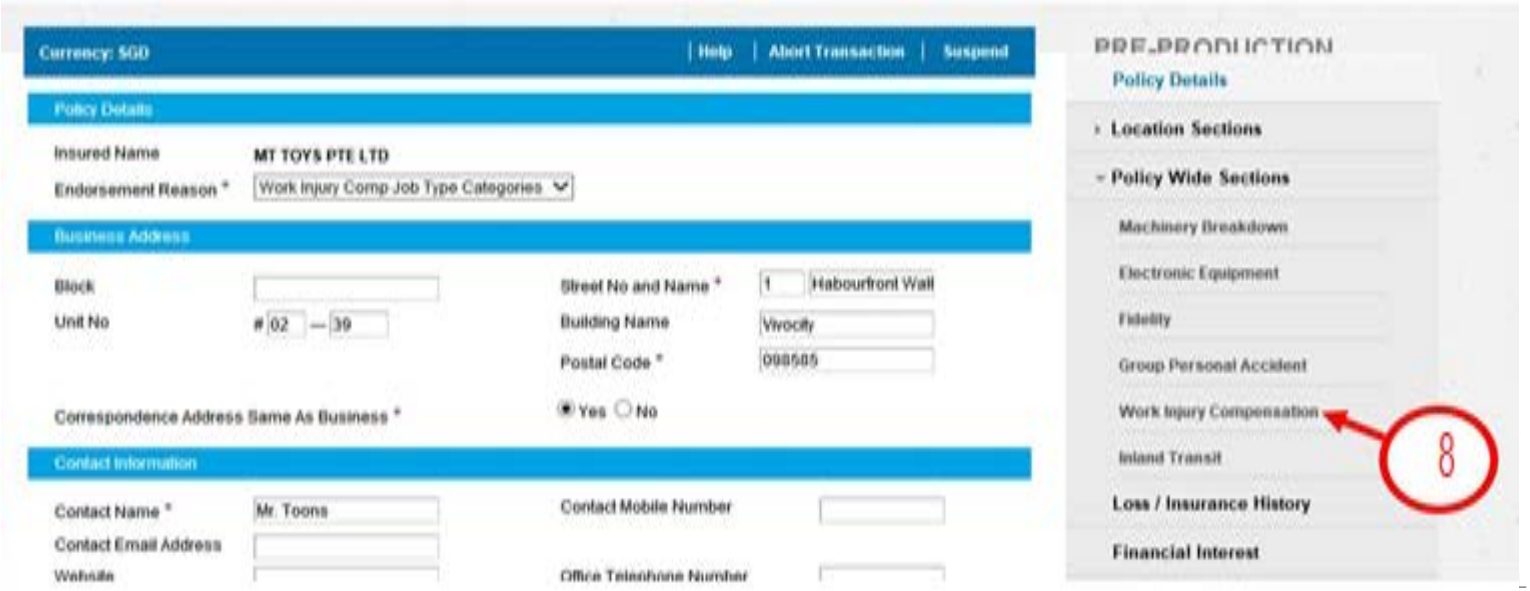


HIGHLY CONFIDENTIAL – DO NOT COPY

Step 7: Click on “Policy Wide Section”



Step 8: Select “ Work Injury Compensation”

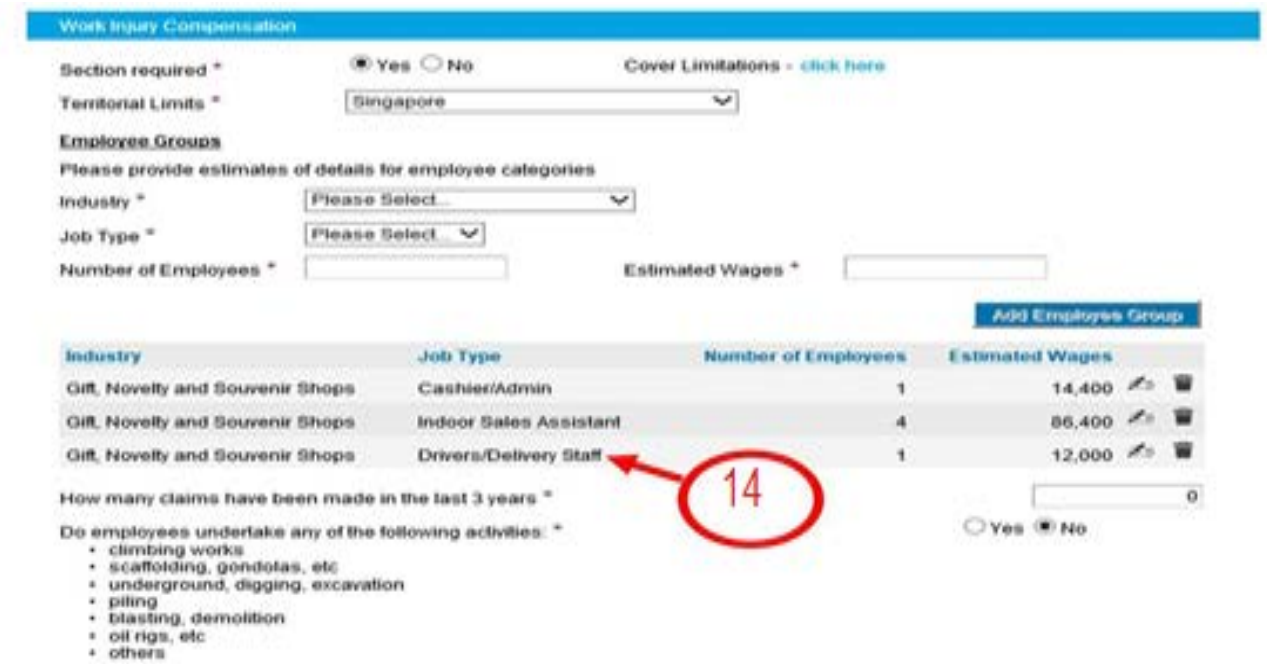


– DO NOT COPY

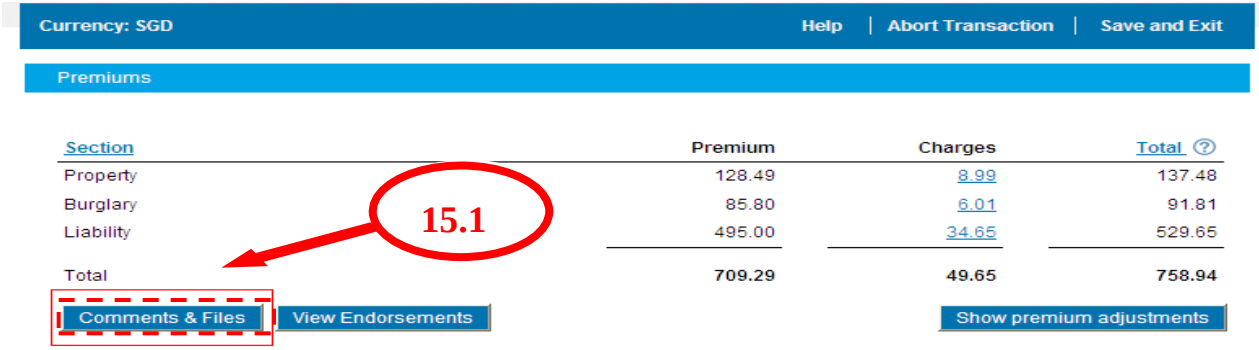
Step 9: Under Industry, select the NOB which the new Job Type is to be added
Step 10: Select the new Job Type to be added
Step 11: Key in the number of employees to be added for the new Job Type
Step 12: Key in the annual estimated wages of the new Job Type to be added
Step 13: Click on “Add Employee Group”

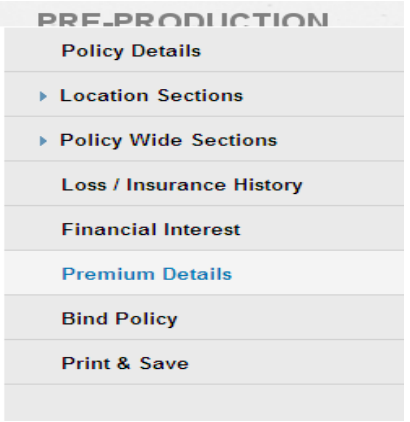
Step 14: Ensure that the new Job Type has been added to the WICA overview table.

Step 15: Click on “Premium Details”

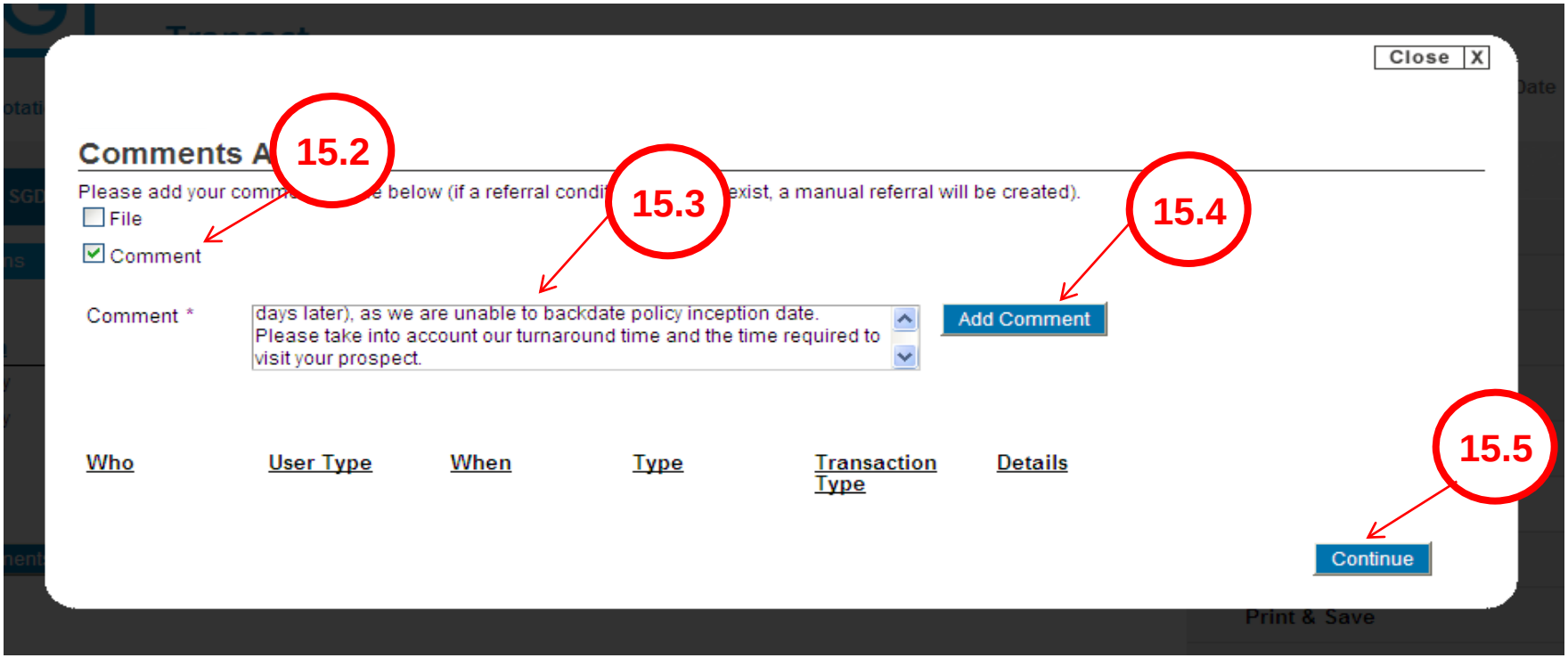


IMPORTANT ADDITIONAL STEPS DURING STEP 15: ADD IN COMMENTS FOR CASES WHICH REQUIRE REFERRAL





Step 15.1: Click on Comments & Files

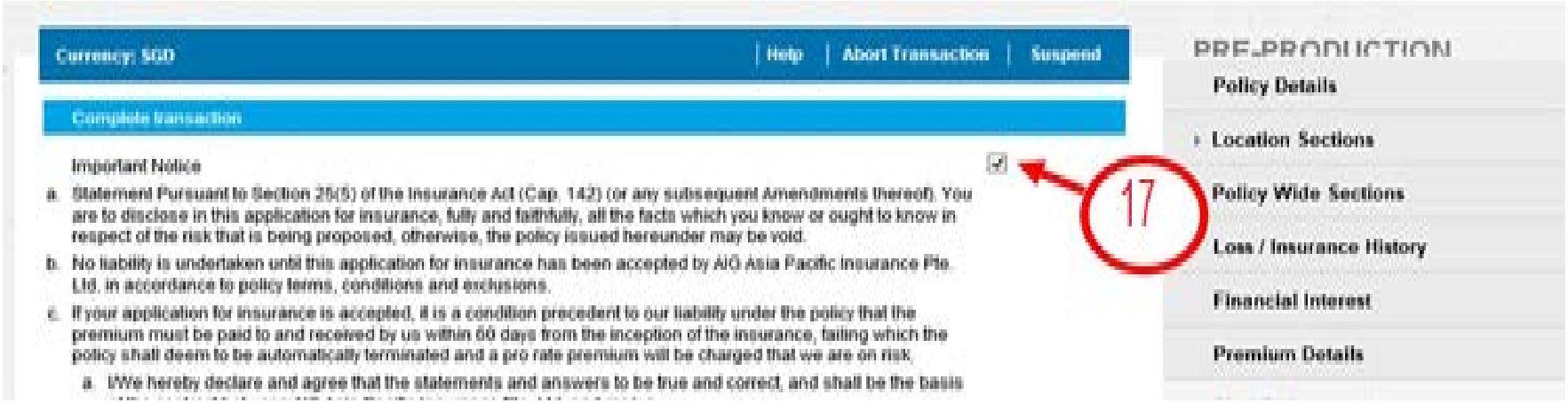


Step 15.2 : Tick the comment box which will enable a free text box below
Step 15.3 : Key in text box the changes that you have made in this endorsement. Be as through as possible. (e.g. 1) Sum insured for contents increased from $50,000 to $100,000. 2) Public Liability limit of liability increased from $1,000,000 to $2,000,000)
Step 15.4 : Click Add Comment
Step 15.5 : Click Continue

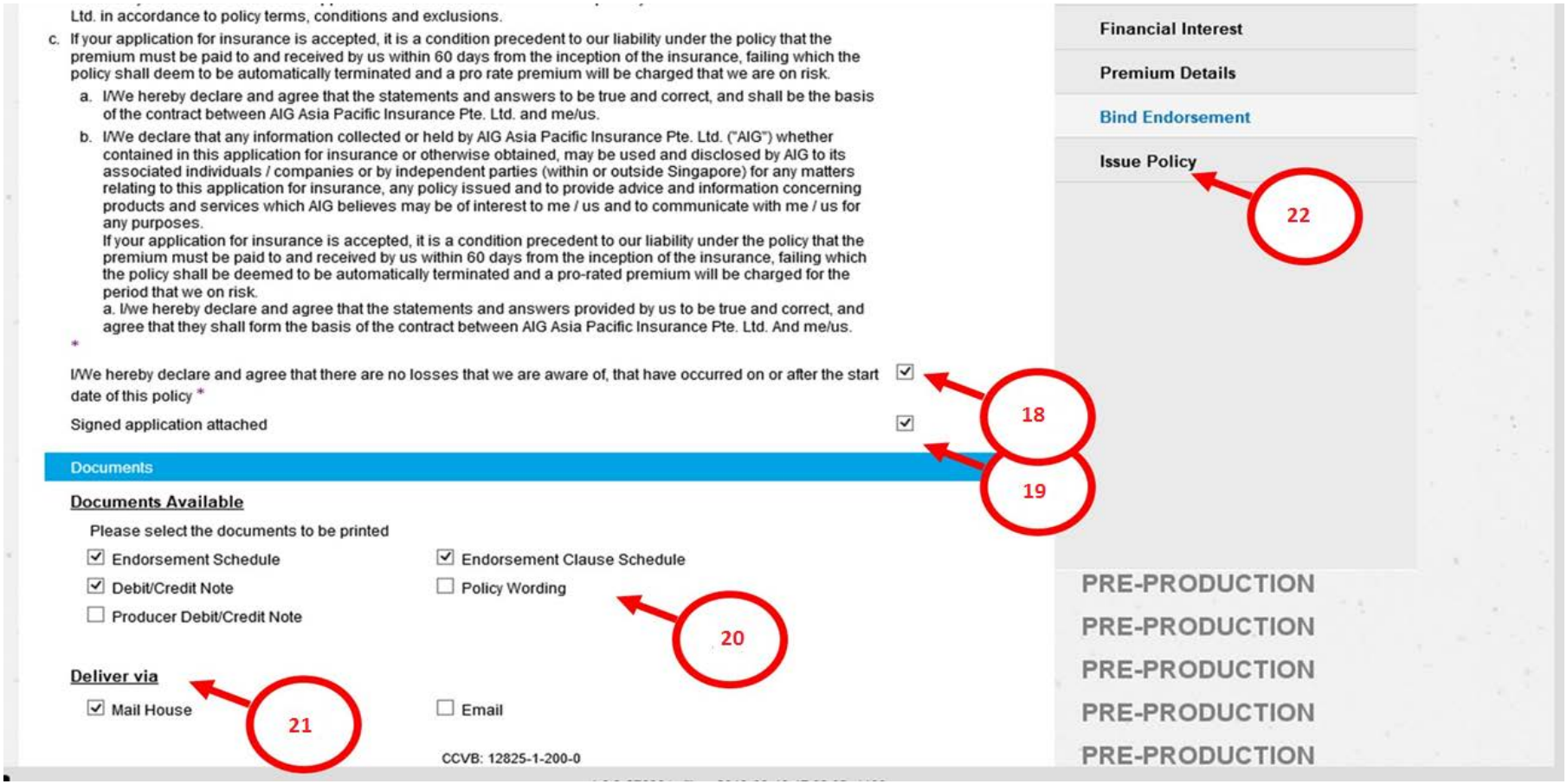
HIGHLY CONFIDENTIAL – DO NOT COPY

Step 16: Click on “Bind Endorsement”

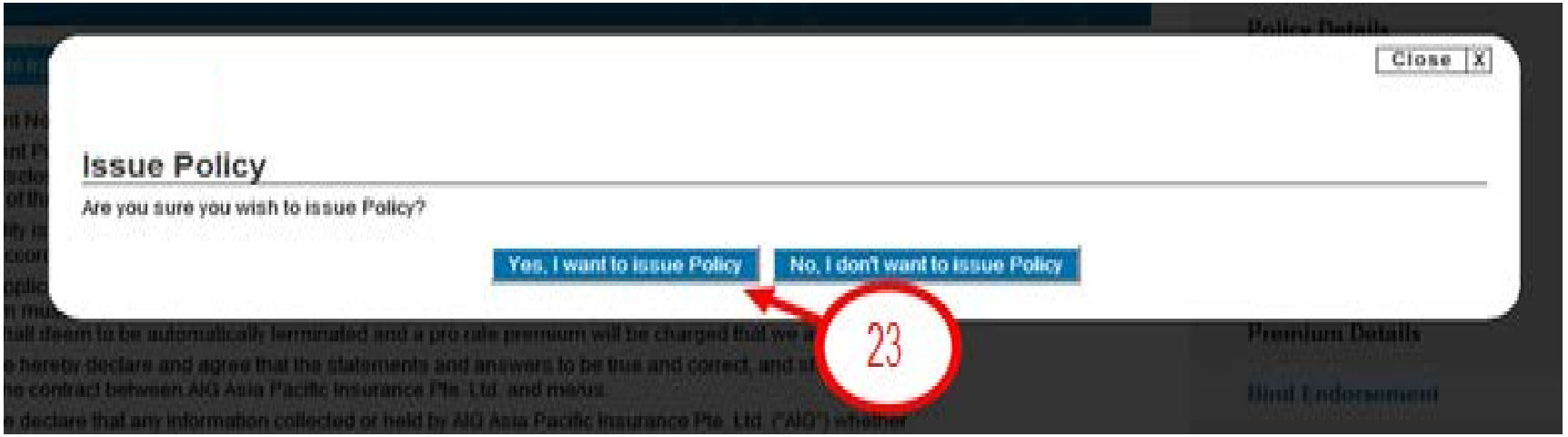
Step 17: Check the box after you have read the Important Notice and have agreed to the declarations



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”



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



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.

SME Online Status

HIGHLY CONFIDENTIAL – DO NOT COPY

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

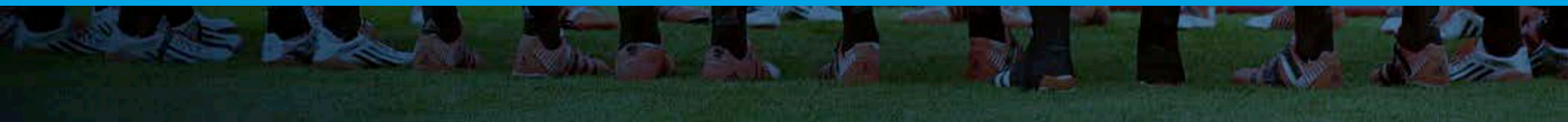
HIGHLY CONFIDENTIAL – DO NOT COPY

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

HIGHLY CONFIDENTIAL – DO NOT COPY

AIG®