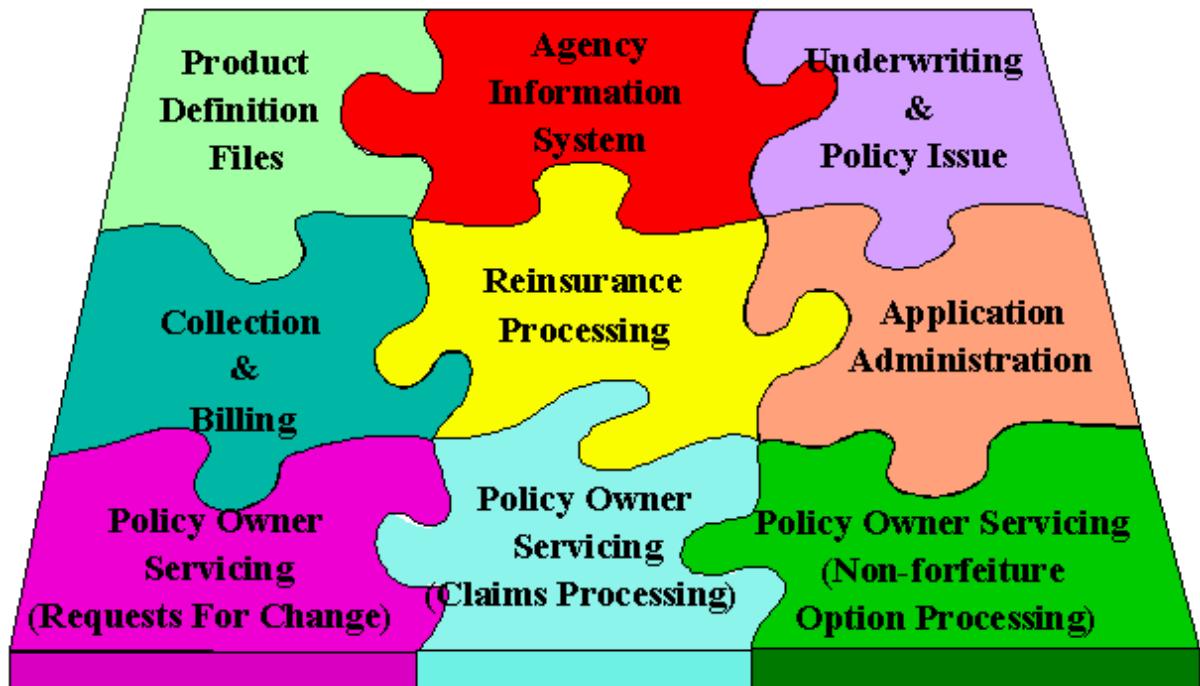


# P&O GLOBAL TECHNOLOGIES SDN BHD (191345-T)

(formerly known as Pacific Netlab Sdn Bhd)

## **LIIMS** Life Insurance Integrated Management System



*Integrated*  
**AN LIFE INSURANCE SOLUTION**

## THE STORY OF LIIMS

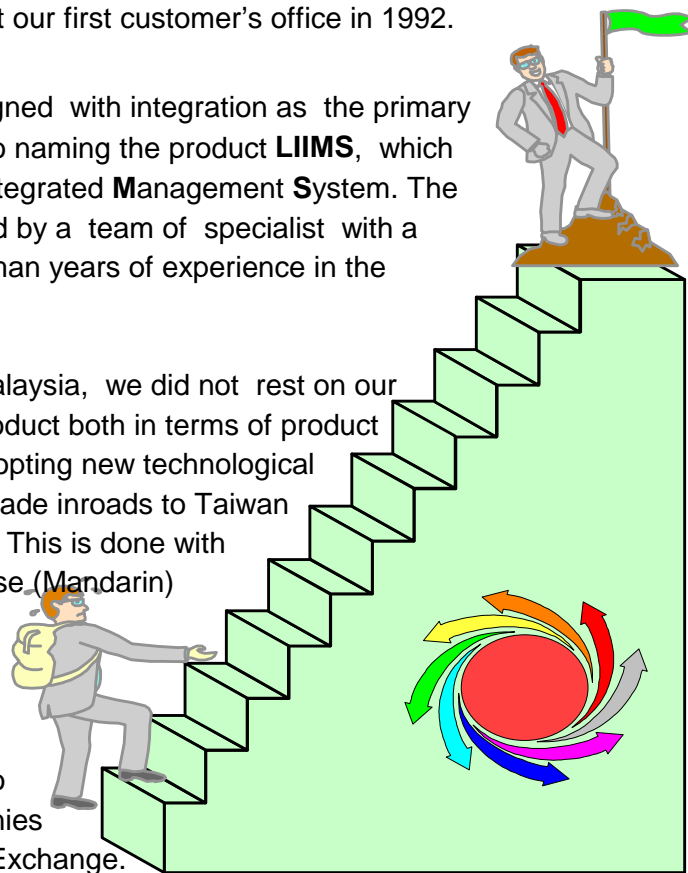
In the late 1980s, after **P&O Global Technologies (POWERCOM's)** general insurance solution, **INSURAN** (later evolved to become **PowerVision**) has enjoyed overwhelming success both locally and abroad, we received requests from some local life insurance companies on the availability of an equally good life insurance application solution. In line with our original commitment to provide the general insurance industry with dynamic and integrated application solution, we then decided to extend this to cover the life insurance industry as well.

Research & Development work began in earnest after successfully recruited some experienced technical personnel from the life insurance industry. Backed by years of experience and know-how gained in developing and implementing general insurance solution, coupled with excellence marketing effort, the first version of our life insurance solution was developed and installed at our first customer's office in 1992.

This life insurance solution was designed with integration as the primary feature of the product and this led us to naming the product **LIIMS**, which is an abbreviation for **Life Insurance Integrated Management System**. The solution was designed and developed by a team of specialist with a combined total of more than fifty (50) man years of experience in the life insurance industry.

After two successful installations in Malaysia, we did not rest on our laurels but continue to enhance our product both in terms of product functionalities & features as well as adopting new technological tool. At the same time, we have also made inroads to Taiwan in 1994 and secured a customer there. This is done with the conversion of our product to Chinese (Mandarin) language.

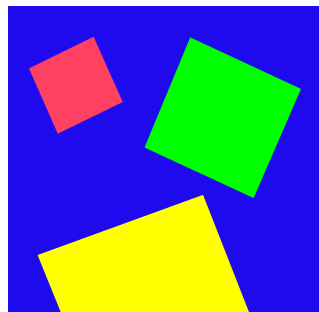
Since then, we have roll-out **LIIMS** Version 3 and ventured aggressively into Thailand and to date we have two installation sites and these two companies are being listed in the Bangkok Stock Exchange.



We have drawn up an aggressive plan to launch **LIIMS** Version 4 in 1997 which would be packed with, apart from more functionalities & features, GUI (Graphical User Interface); tele-marketing interface and document imaging capabilities.

## DATABASE ENVIRONMENT & DEVELOPMENT TOOL

**LIIMS** is developed in the powerful postRelational DBMS i.e. uniVerse environment that operates on UNIX operating system platform together with the combination of PCSPLUS and PICK BASIC programming language.



**uniVerse**

uniVerse is a software product with two aspects :

- ❖ it is a **POSTRELATIONAL DATA BASE MANAGEMENT SYSTEM (RDBMS)** with significant extensions for commercial and analytical applications, and
- ❖ it is a complete set of operating utilities and programming tools that give it the appearance of a **SHELL** in UNIX terminology (or a **Guest Operating System** in mainframe terminology).

All features can be activated by means of Remote Procedure Calls in a Visual Basic or C-language client process.

The superiority of the uniVerse RDBMS, and the reason why it is called “postrelational”, is based on an internal data structure called a DYNAMIC ARRAY, which is used to represent a row in a table. Because of this architecture, you can achieve things with uniVerse that are very hard to achieve with an unimproved RDBMS.

Some of the distinguished features of uniVerse include :-

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> <b>database management concepts</b> | <ul style="list-style-type: none"><li>● transaction management</li><li>● security &amp; integrity</li><li>● distributed databases</li></ul>                             |
| <input checked="" type="checkbox"/> <b>data storage concepts</b>        | <ul style="list-style-type: none"><li>● virtual (formulaic) columns</li><li>● multivalued data &amp; association</li><li>● untyped &amp; variable length data</li></ul> |
| <input checked="" type="checkbox"/> <b>data access components</b>       | <ul style="list-style-type: none"><li>● Retrieve - query processor &amp; report writer</li><li>● enhanced industry standard SQL</li></ul>                               |

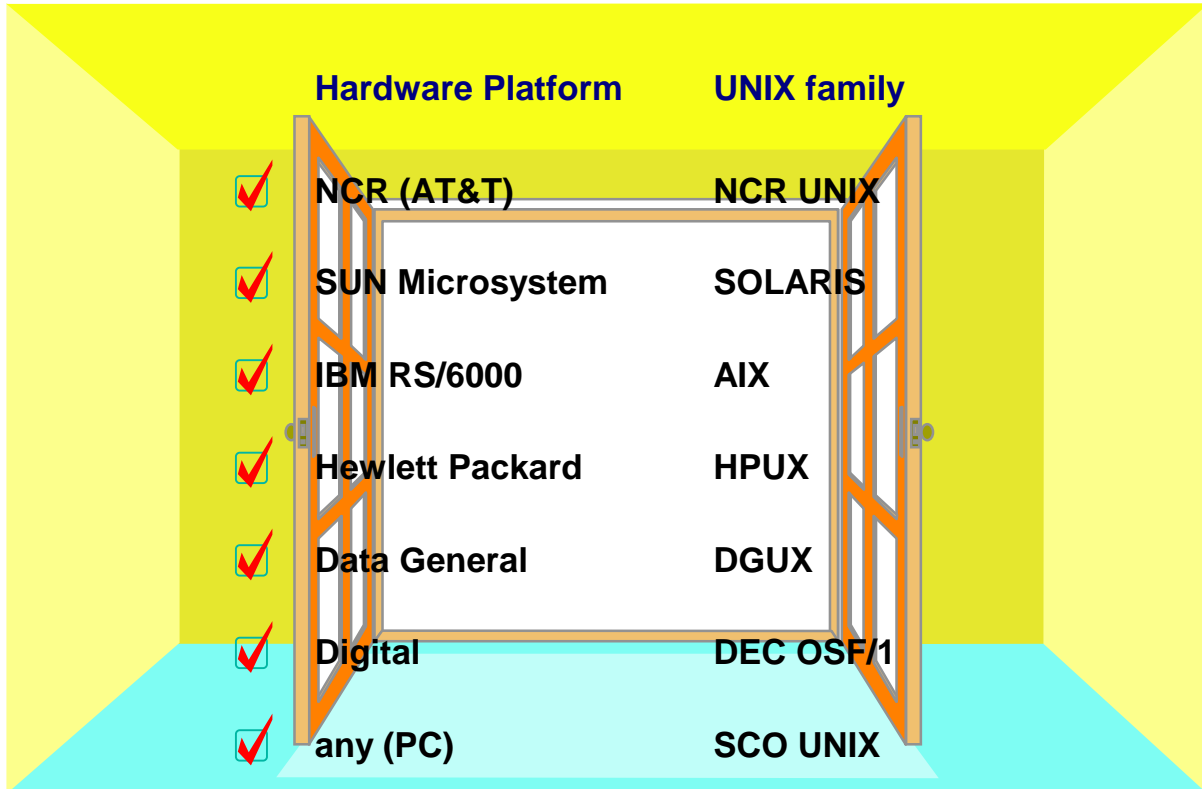
PCSPLUS is an innovative development tool developed in-house by our R&D team. It has :-

**PCSPLUS**

- ❖ a powerful Screen Generator, programmers' saviour
- ❖ an easy to use Menu Generator for administrator
- ❖ a flexible Report Writer tailored for non-technical user

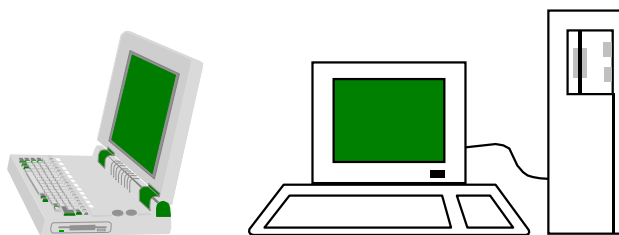
# OPERATING ENVIRONMENT & HARDWARE PLATFORM

With uniVerse as the database environment, **LIIMS** is able to run on most of the UNIX operating system 'family' and therefore is 'open' to a host of leading hardware platform such as :-

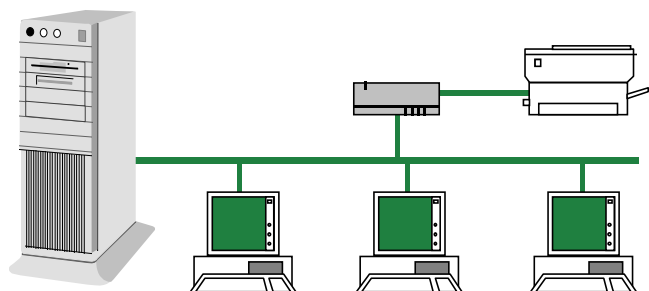


With the ability to run on most of the leading hardware platform, **LIIMS** can be installed onto operating platform:-

✓ from a single-user stand-alone PC/Notebook



✓ to multi-user & multi-processors enterprise environment.



## DISTINGUISHED PRODUCT FEATURES

**LIIMS** is designed and developed by a team of highly skilled **POGT** staff with a combined total of more than fifty (50) man-years of experience in the life insurance industry. Successful installation sites not only in Malaysia but also in other countries over the last 5 years have further enhance our expertise in the life insurance industry and with R&D as one of our commitment in **POGT**, the new knowledge and experience we acquired has been ploughed back into the development of our product to make it even more comprehensive.

Some of the **LIIMS's** distinguished features are highlighted as below :-

-  **total integration design**
  - eliminates multiple data capturing of similar information
  - ensure data integrity & accuracy
  - up-to-date or 'real-time' information can be made available to all departments
  
-  **parameter driven**
  - more adaptable to changing business requirement
  - minimise necessity to modify application program
  - reduces programming time if customisation effort is required
  
-  **ease of use**
  - combination of keyboard interface and GUI (graphical user interface)
  - customizable on-line documentation
  - menu-driven functions with option to customise
  
-  **cross referencing**
  - powerful data translation feature eliminates referencing to hard copy printout
  - expedites accurate data capturing
  - makes management enquiry easy
  
-  **audit trail**
  - comprehensive transaction audit trail to assist data verification
  - cater for post update process audit requirement
  
-  **security access control**
  - 5 comprehensive levels:-
    - - UNIX Operating System
    - - uniVerse PRDBMS
    - - application software
    - - individual program
    - - workstation/port
  - prevent access to confidential information by unauthorised user
  
-  **multi-lingual**
  - support multi-lingual for additional user-friendliness
  - already 'translated' to Mandarin (Chinese) & Thai language

# SALIENT FEATURES OF LIIMS'S MODULES

## Product Definition Files

### ❑ **PDF Maintenance**

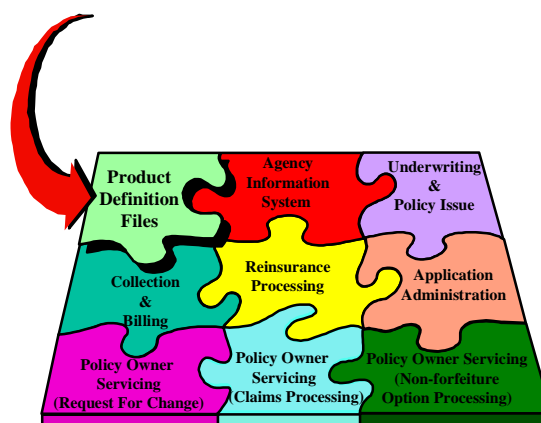
- ❖ comprehensive data entry screen to capture every details or entities for a product
- ❖ completely parameter driven set-up of product entities
- ❖ flexible model environment utility for products designing that allows the actuarial users to manipulate and re-design their products before launching to the production environment.

### ❑ **Parameter Set-up Data Blocks**

- ❖ commission structure based on product or/and agency rank
- ❖ tables related to premium and cash value are captured by single key or combination of keys, such as sex, occupational class and age of insured
- ❖ benefit definition by product broken down into 3 categories :
  - survival benefit
  - incidental benefit
  - maturity benefit
- ❖ codified table definition of underwriting and financial requirement
- ❖ caters for conditions of product combination in four (4) groupings :
  - condition on co-existing products
  - condition on mandatory co-existing products
  - condition on mutually exclusive products
  - condition on packages products
- ❖ definition of extra premium table are divided into 2 groups :
  - percentage and flat occupational loading tables
  - percentage and flat medical loading tables

### ❑ **Operational Reports**

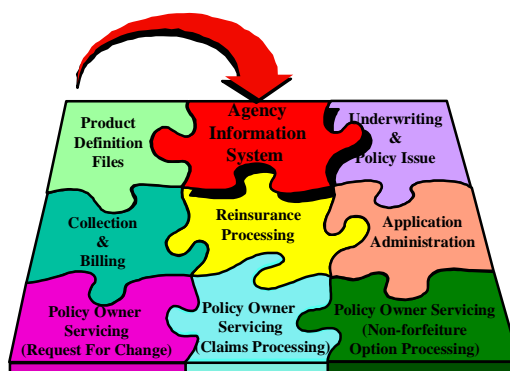
- ❖ comprehensive listing on each product
- ❖ monitoring the evolution of products
- ❖ statistical reports on the success of each product type
- ❖ number of policy counts issued with revised products



# SALIENT FEATURES OF LIIMS'S MODULES

## Agency Information System

- ❑ **Parameter Set-up**
  - ❖ comprehensive set-up of agent payment processing cycle, working calendar definition
- ❑ **Transaction Processing - Administration**
  - ❖ provides the following agent administration functions :-
    - agent employment processing
    - agent promotion processing
    - agent demotion processing
    - agent transfer processing
    - agent termination processing
    - agent re-assignment processing
    - agent licensing processing
    - agent trust fund management
    - agent debt management
  - ❖ all movement transaction are maintain by the system internally
  - ❖ capable of handling the rank level (upto 99 levels)
  - ❖ effect on the movements of a leader is automatically update to the downliners
- ❑ **Transaction Processing - Compensation**
  - ❖ daily extraction of commission entries
  - ❖ computation of commission based on product level
  - ❖ provides facility for statement update in summary or details manner
  - ❖ capable of defining other compensation and computation methods
  - ❖ production update are maintain by the 'Moving Cell Block' concept
- ❑ **Document Generations**
  - ❖ on the movement transaction
  - ❖ on the compensation computation
  - ❖ statistical reporting
- ❑ **Enquiry**
  - ❖ on production and movement files
  - ❖ on individual transaction type details via the transaction number, client code and client name



# SALIENT FEATURES OF LIIMS'S MODULES

## Underwriting and Policy Issue

### ❑ Maintenance

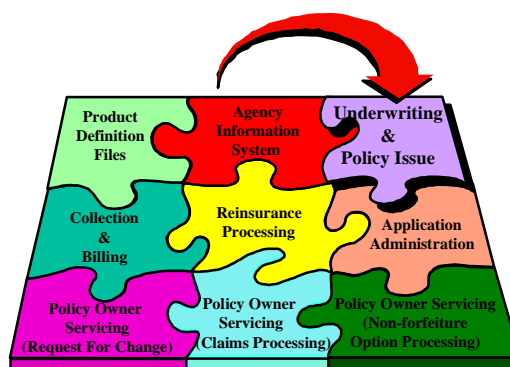
- ❖ data entry screens are divided into 5 sections :
  - application details
  - insured details
  - product details
  - beneficiary details
  - agent details
- ❖ option for multiple input of proposal under one application, i.e. allow one application number with multiple proposal numbers
- ❖ auto-computation of premium, loading, discounts and administration fees
- ❖ comprehensive design of underwriting requirement processing categorised into 7 sections :
  - medical requirement processing
  - insufficient premium requirement processing
  - questionnaire requirement processing
  - documents requirement processing
  - supplementary attachment requirement processing
  - correspondence processing
  - unclassified requirement processing
- ❖ option to enable financial underwriting requirement processing
- ❖ automatic extraction and printing of reminder notification
- ❖ automatic extraction of medical requirement based on the product definition
- ❖ automatic processing of medical requirement fees
- ❖ automatic detection of medical, non-medical, investigation and non-investigation cases either by random or system classification
- ❖ auto identification of high risk and risk-accumulation based on parameter table set-up
- ❖ provides maintenance of 'Black List' file and thus allows for extensive verification and auto-detection of black listed cases
- ❖ extensive verification on the client history via :-
  - existing and previous claims
  - height & weight cross-checking
- ❖ verification on the ability to afford payment by insured - based on client history profile
- ❖ capable of processing group ordinary cases under the Collective Selling Programme
- ❖ caters for two approvals mode, i.e. Normal and Force where Force approval mode is equipped with tight security controls
- ❖ auto-generation of policy number and provides the facility to re-assign policy number
- ❖ provides the facility to identify unused and unlucky numbers
- ❖ provided option to identify the short-payment and over-payment situations
- ❖ auto-creation of accounting journal as policy issued and transfer of premium from suspense account to prepaid account
- ❖ auto- creation of accounting journal for agent commission updates
- ❖ facility to verify the agent status at the policy issuance stage
- ❖ auto-extraction and notification of reinsurance cases
- ❖ auto-computation of reinsurance premium
- ❖ policy document delivering processing

### ❑ Document Generations

- ❖ provided underwriting worksheet by version
- ❖ issuance of notification to the client/insured
- ❖ policy face page and provisions (schedule)
- ❖ statistical & monitoring on
  - application movement
  - application status

### ❑ Enquiry

- ❖ on application latest status & individual transaction via:-
  - applicant, insured name, client code & NRIC (Personal ID) number
  - application number & application status

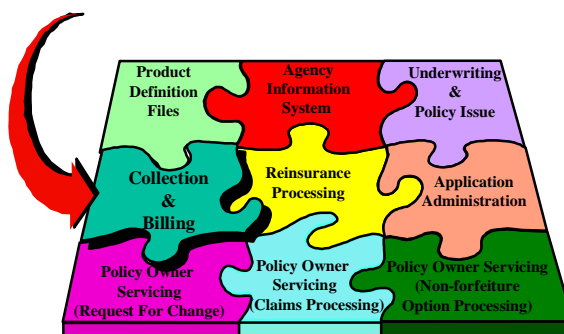




# SALIENT FEATURES OF LIIMS'S MODULES

## Collection and Billing

- ❑ **Accounting Guideline Set-up**
  - ❖ provide option to upload general ledger codes from other General Ledger packages
  - ❖ definition of the accounting general ledger codes by source code to reduce input of codes by the end users
  - ❖ accounting month/month-end closing control parameters maintenance
- ❑ **Collection & Billing Guideline Set-up**
  - ❖ extensive definition of every aspect of premium collection and channel/methods of collection
  - ❖ capable of handling channel such as servicing agent, auto-deduction, remittance, mail-in, walk in, credit card and collector
  - ❖ provide the capability to tailor operational instructions or to introduce new collection channels
  - ❖ provide the facility to generate the timing schedule for each type of process from premium collection to lapsation processing
  - ❖ capable of processing two type of temporary receipts
  - ❖ maintenance of Cheque Stock Control
- ❑ **Premium Invoicing Processing**
  - ❖ all extraction of premium are timing control
  - ❖ auto-computation of premium upon every billing cycle with auto-generation of notification if there is premium change
  - ❖ printing of invoice which include all indebtedness computation
  - ❖ auto-adjustment of prepaid premiums
- ❑ **Transaction Processing**
  - ❖ Receipt Processing
    - to capture payment received from client
    - payment received are segregated by types i.e. suspense, renewal premium, APL, policy loan, agent, promotional items and others
    - capable of handling cash, credit card, cheque, bank draft and other payment methods
    - option to produce on-line receipts or batch receipts
    - auto-generation of receipts numbers
    - on-line posting of this types of transactions
  - ❖ Payment Processing
    - capable of printing pre-printed cheques
    - option to activate withholding tax processing
    - provides facility for auto-debiting or bank payments
    - auto-generation of payment numbers
    - global linkage to other payment related functions in the system
  - ❖ Journal Processing
    - provide facilities to process reversal and error adjustment
    - built-in security controls
  - ❖ separate ledger maintenance for each payment type
- ❑ **Document Generations**
  - ❖ daily reporting on cashier, batch consolidation
  - ❖ official receipting printing
  - ❖ monthly report by income, product & year
  - ❖ yearly report of paid premium & certificate
- ❑ **Enquiry**
  - ❖ detail enquiry on each transaction by reference no., client code, NRIC number
  - ❖ on billing information such as outstanding premium, adjustment, partial payment



## SALIENT FEATURES OF LIIMS'S MODULES

### Policy Owner Servicing - Request For Change

#### □ Maintenance

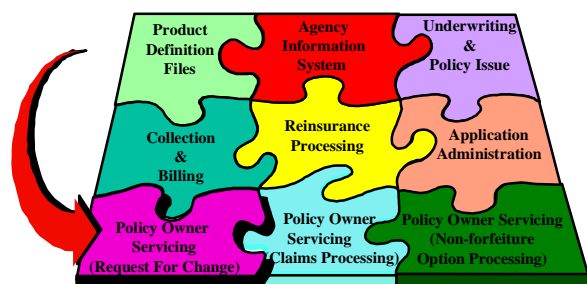
- ❖ two types of detailed definition table of endorsement codes :-
  - Non-financial Endorsements - Non-premium related
  - Financial Endorsements - Premium related
- ❖ dedicated entry screen to cater for the various type of non-financial endorsements
- ❖ capability to pass endorsement which are effective in the future
- ❖ comprehensive design of requirement processing broken down to 7 sections:
  - medical requirement processing
  - insufficient premium requirement processing
  - questionnaire requirement processing
  - documents requirement processing
  - supplementary attachment requirement processing
  - correspondence processing
  - unclassified requirement processing
- ❖ automatic extraction and printing of reminder notification
- ❖ automatic extraction of medical requirement based on product definition
- ❖ automatic processing of medical requirement fees
- ❖ automatic detection of medial and non-medical cases either by random or system classification
- ❖ auto identification of high risk and risk-accumulation based on parameter table set-up
- ❖ provides maintenance of 'Black List' file and thus allows for extensive verification and auto-detection of black listed cases
- ❖ extensive verification on the client history via :-
  - existing and previous claims
  - height & weight cross-checking
- ❖ verification on the ability to afford payment by insured - based on client history profile
- ❖ caters for two approvals mode, i.e. Normal and Force where Force approval mode is equipped with tight security controls
- ❖ auto-creation of accounting journal as policy as approved
- ❖ auto-creation of accounting journal for agent commission updates
- ❖ auto-extraction and notification of reinsurance cases
- ❖ auto-computation of reinsurance premium

#### □ Document Generations

- ❖ provided worksheet by version
- ❖ all notification to the client
- ❖ printing of endorsement contract
- ❖ policy face page and provisions

#### □ Enquiry

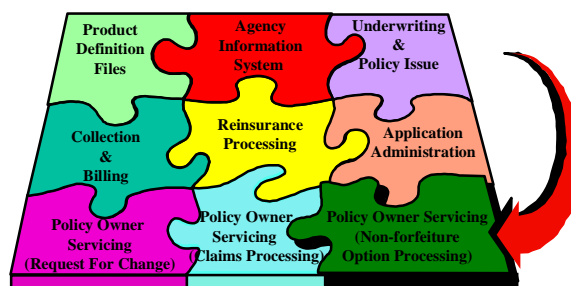
- ❖ on application latest status & individual transaction via:-
  - applicant, insured name, client code & NRIC (Personal ID) number
  - application number & application status



# SALIENT FEATURES OF LIIMS'S MODULES

## Policy Owner Servicing - Non-forfeiture Option Processing

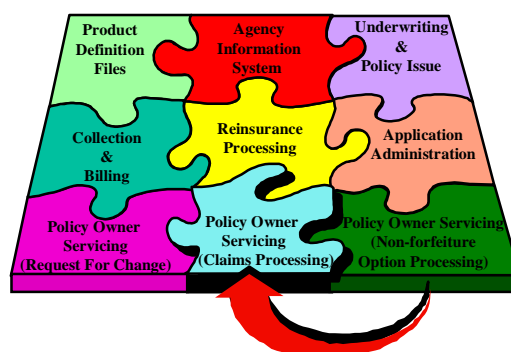
- ❑ **Parameter Set-up**
  - ❖ provides facility to maintain different interest computation method for different processes
  - ❖ provides facility to set-up maximum amount or percentage of granted loan amount
  - ❖ maintenance of the operating guidelines on the non-forfeiture option via the PDF data blocks
  
- ❑ **Transaction Processing**
  - ❖ Capable of handling this type of non-forfeiture options:-
    - APL - Automatic Premium Loan
    - RPU - Reduced Paid-up
    - ETI - Extended Term Insurance
    - ETC - Extended Term Coverage
  - ❖ auto-extraction of these non-forfeiture cases
  - ❖ auto-computation of APL premium and updating of policy status
  - ❖ auto-computation on interest based on the interest rate table set-up
  - ❖ auto-conversion and computation of duration of the policy in the case or RPU and ETI
  - ❖ auto-generation of all the related accounting transaction via Internal Journals
  - ❖ generation of all types of notification to client
  
- ❑ **Policy Loan & Surrender Processing**
  - ❖ provides complete quotation processing system
  - ❖ auto-computation of loan amount
  - ❖ auto-generation of the loan agreement documents
  - ❖ auto-computation of loan interest
  - ❖ auto-generation of all the related accounting transaction via Internal Journals
  - ❖ generation of all types of notification to client
  - ❖ auto-update of policy status
  - ❖ provides option to download information to other financial and insurance companies
  
- ❑ **Document Generations**
  - ❖ to client such as APL, RPU, ETI notices, yearly statements
  - ❖ statistical reporting such as persistency
  
- ❑ **Enquiry**
  - ❖ detailed enquiry from the principle to the interest amount and computational method via the reference number, client code and client name



# SALIENT FEATURES OF LIIMS'S MODULES

## Policy Owner Servicing - Claims Processings

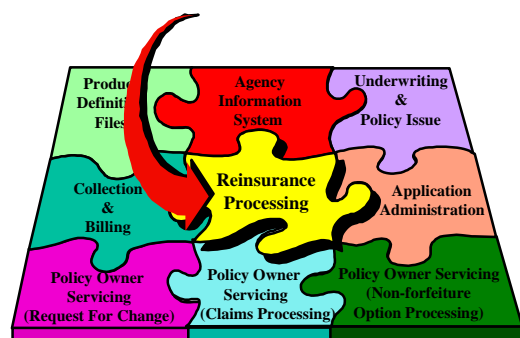
- ❑ **Parameter Set-up**
  - ❖ comprehensive definition of the claims eligibility table
  - ❖ detailed definition on the permitted policy status for each types of claim
- ❑ **Transaction Processing**
  - ❖ capable of handling the following type of claims :-
    - death claims processing
    - accident claims processing
    - maturity claims processing
    - hospital & surgical claims processing
    - hospital benefit claims processing
    - waiver claims processing
  - ❖ all the computation of the claims payable is automatic
  - ❖ detailed verification from the black list file
  - ❖ complete verification of the previous claims and auto-adjustment done accordingly
  - ❖ provides option for user intervention on the claims payable figure
  - ❖ security control on the approval of claims by the payable figure
  - ❖ policy status update in accordance to the effect of the claims
- ❑ **Document Generations**
  - ❖ provides worksheet for claims officer verification
  - ❖ on the status of the claims application to client
  - ❖ generation of all accounting related documentation
- ❑ **Operational Reports**
  - ❖ comprehensive claims outstanding report
  - ❖ comprehensive claims intimation report
- ❑ **Enquiry**
  - ❖ on the break-down on the claims payable figure
  - ❖ on individual transaction type details via the transaction number, client code and client name



# SALIENT FEATURES OF LIIMS'S MODULES

## Reinsurance Processing

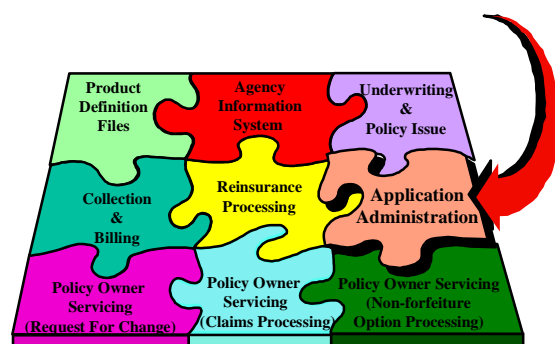
- ❑ **Parameter Set-up**
  - ❖ provides table definition for retention percentage/amount, reinsurer code & reinsurance premium rate
- ❑ **Transaction Processing**
  - ❖ daily transaction extraction from the Underwriting & Policy Owner Servicing module
  - ❖ cession number will be generated for the extracted transactions
  - ❖ computation of reinsurance premium will be done automatically
  - ❖ provides facility to download or printing the transaction details to the reinsurers
  - ❖ provides translation of name for the overseas reinsurers (for names that are not capture in English during data entry)
- ❑ **Document Generation**
  - ❖ on the extracted transactions



# SALIENT FEATURES OF LIIMS'S MODULES

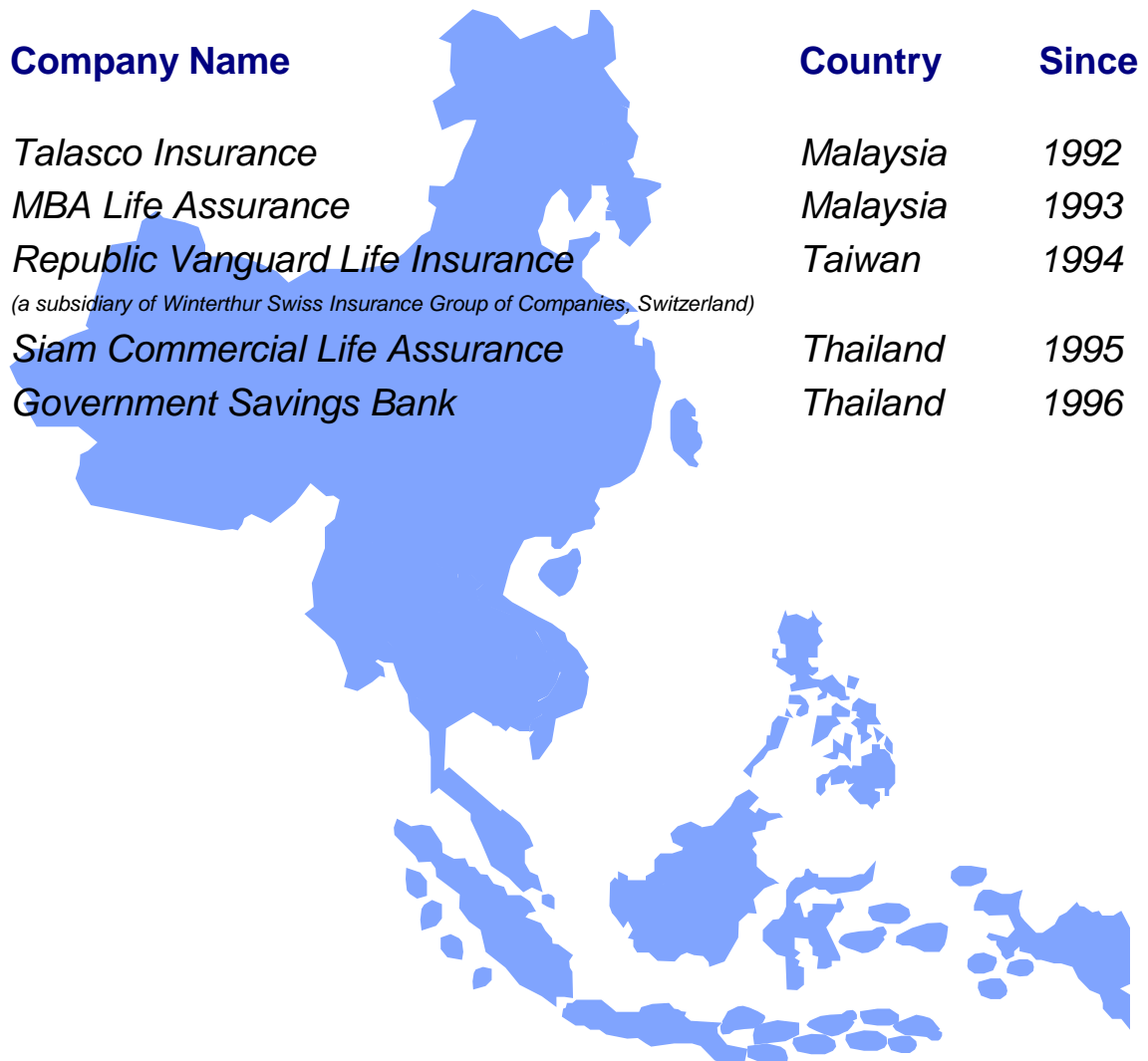
## Application Administration

- ❑ Comprehensive set of system-wide codes used in data-entry directly or relationally in order to provide any forms of management information and/or decision-support enquiry/reporting. Some of the major codes are :-
  - ❖ company codes
  - ❖ postal codes
  - ❖ client code
  - ❖ month-end parameter
  - ❖ underwriting year parameter
  - ❖ interest computation method
  - ❖ branch (profit centre) code
- ❑ Parameters setting on terminal/workstation and printer for efficient usage and security control
- ❑ User access profile maintenance to ensure data is accessible to authorised personnel only
- ❑ Comprehensive parameters control at menu and individual program level to provide flexibility yet tight control on accessing to application and data
- ❑ Source program and customised programs maintenance & housekeeping
- ❑ Application generator (PCSPLUS) set-up and maintenance such as file layout, screen, cross reference & data dictionary
- ❑ Database query utility



## INSTALLATION BASE

**LIIMS** has been successfully installed and running at the following insurance companies in three (3) countries over the last five (5) years. They are :-



<b>Company Name</b>	<b>Country</b>	<b>Since</b>
<i>Talasco Insurance</i>	<i>Malaysia</i>	<i>1992</i>
<i>MBA Life Assurance</i>	<i>Malaysia</i>	<i>1993</i>
<i>Republic Vanguard Life Insurance</i> <small>(a subsidiary of Winterthur Swiss Insurance Group of Companies, Switzerland)</small>	<i>Taiwan</i>	<i>1994</i>
<i>Siam Commercial Life Assurance</i>	<i>Thailand</i>	<i>1995</i>
<i>Government Savings Bank</i>	<i>Thailand</i>	<i>1996</i>

## HOW TO CONTACT US?

Our office is located in Jalan Ampang, Kuala Lumpur. For further information on our products & services, please contact us at: -



6-03-201 6066



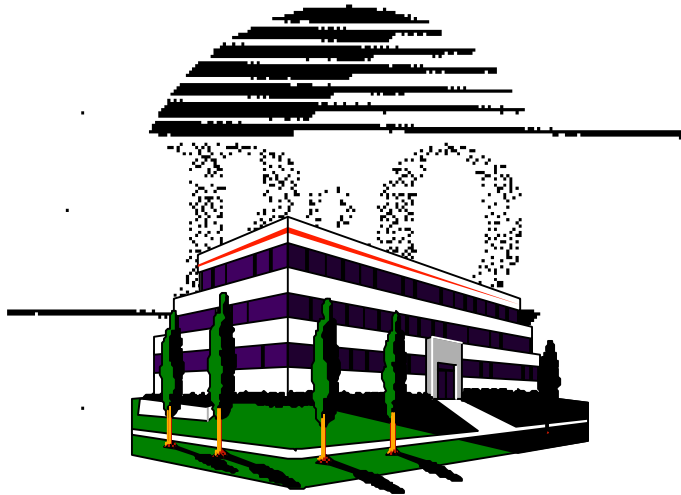
6-03-201 8066



[pogt@pacific-orient.com](mailto:pogt@pacific-orient.com)



and our address is



**No. 70, Jalan Ampang  
50450 Kuala Lumpur  
Malaysia**