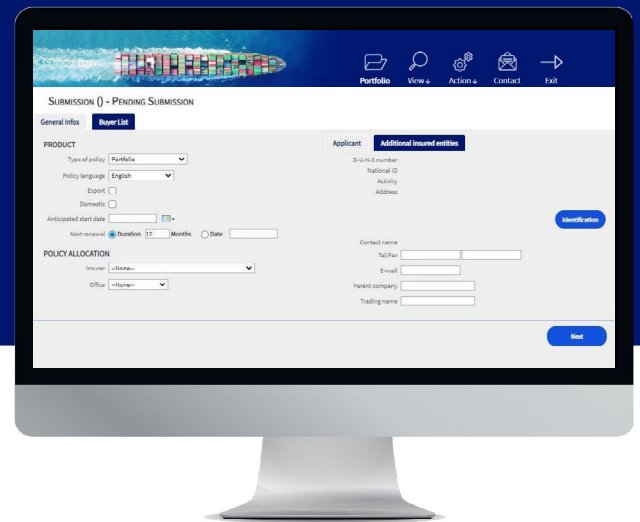**AIG QUICK REFERENCE GUIDE**

TradEnable Portal
Policy Lifecycle
Insured/Broker Portal

Overview

Once an insured has a policy, they can interact with AIG on different subjects to administrate their policy:

- Ask for minor policy changes (e.g., change the administrative contact to whom email notifications will be sent) which do not impact the policy schedule. Those modifications are directly performed by AIG in the back-end system.

- Request a policy modification (Mid-Term Amendment MTA) which impacts the policy schedule and requires AIG to re-edit the policy document. The Insured can follow the request status and the broker can accept the new version on their portal.

- If the commercial underwriter decides to renew the policy, the Insured completes a renewal form and goes through a new quote process where their Broker can accept the new version on their portal.

- Depending on the policy terms, the Insured/Broker can request a policy cancellation or a No-Claim Bonus (out of the system). AIG can perform the related actions in the back-end of the system.

The Insured can also declare their turnover on their portal, which will be registered by AIG.

Mid-Term Amendments (MTA)

The Insured or their Broker can request an MTA directly in the insured's portal or can contact the commercial underwriter who can log the request directly in the back-end system. An AIG underwriter reviews the MTA request task and decides to either decline the request or launch a new quote process. The new quote version inherits parameters, clauses, and the basic policy info (e.g., people and contacts) from the current policy version. AIG can modify the information to fit the MTA request and issue a new Non-Binding Indication (NBII) and policy schedule which follows the same acceptance process as described in the Policy Creation Quick Reference Guide.

The AIG underwriter can create one quote with as many quote versions as needed. Once the policy is activated, a new policy version is created. If necessary, the AIG underwriter will manually review the premium and fee schedule to integrate the MTA pricing modification.

MTA Status

The following statuses are applicable to MTA:

- **New:** a modification request has been created by the insured or AIG on behalf of the insured.

- **Quote in progress:** a quote has been created in relation to the modification request and users can view the corresponding quote line to see additional details.

- **Processed:** the modification request is done.

- **Declined:** the modification request has been declined by AIG.

Turnover Declaration

Depending on the policy terms, the Insured or their Broker must regularly declare the turnover of the company on the portal. Each turnover is registered in the AIG system.

At the end of the policy period, AIG checks if the declared turnover is aligned with the estimated turnover defined during the quote process, and AIG may adjust the premium schedule.

Renewal

Several weeks before a policy renewal date, AIG may deactivate the policy at expiry date or send the Renewal form to the Insured or their Broker to gather information useful for the new renewal quote. AIG then launches a new quote process to renew the policy. The new quote version inherits the basic information and parameters from the current policy. If necessary, AIG modifies it to fit the Insured or Broker request and issues a new NBI/policy schedule which follows the same acceptance process as described in the **Policy Creation QRG.**

Renewal Status
The following statuses are applicable to renewals:

- **Policy renewal request:** the renewal process has not yet been started by AIG.
- **Create quote:** a quote is created by AIG. Once the renewal quote has been completed and the policy documents issued, the quote will be available in the Broker's inbox for the related policy.
- **Policy will be cancelled on X-X:** the policy will not be renewed at the end of the policy period.
- **Policy renewed:** the policy has been renewed and the policy version is activated.

View Policy Detail

Once the policy is activated, the Insured can access the policy file to view the basic info, the stakeholders and their contacts, and the policy documents.

The Insured can view:

- Stakeholders (i.e., Insured, Broker)
- AIG's commercial and risk owner(s) of the policy
- Insured default contact(s)
- Basic information including policy dates and currency
- Policy documents

Declare Turnover

When the declaration for a given period is available, an email is sent to the Insured/Broker. The Insured/Broker declares the turnover for the period on the portal and the system automatically sends a Turnover declaration acknowledgement with the Turnover declaration form attached.

If the Insured/Broker does not complete the turnover declaration in time, they will receive a Turnover declaration reminder 10 and 13 days before the end of the declaration period.