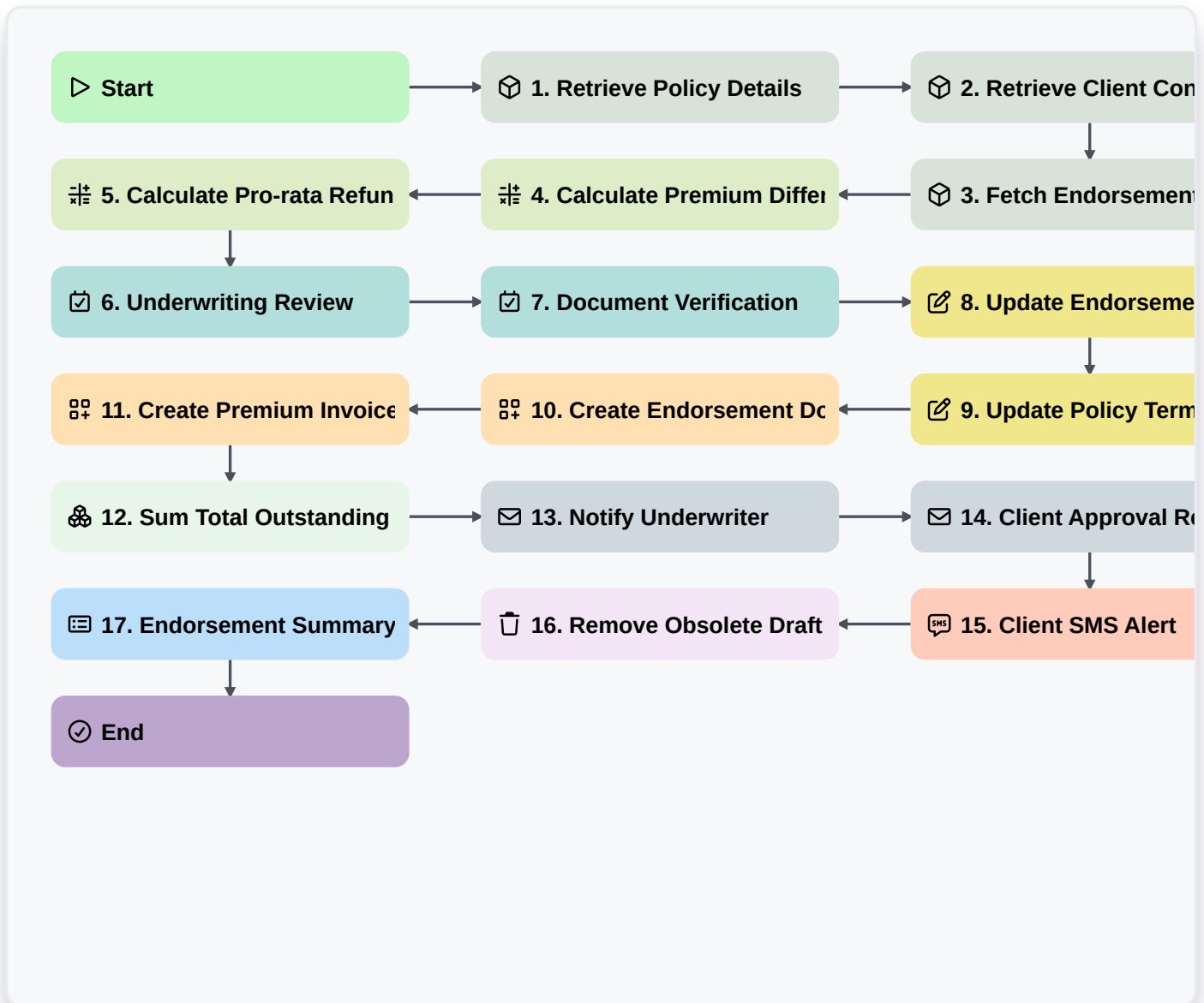


Customer Policy Endorsement Process



Start

Start of the Workflow/Process.

1. Retrieve Policy Details

Fetch existing policy information and client details from the Policy Data Model.

2. Retrieve Client Contact Info

Retrieve email and phone number from the Client Data Model for notification purposes.

3. Fetch Endorsement Request

Retrieve the details of the pending endorsement request submitted by the client or agent.

4. Calculate Premium Difference

Calculate the difference between the current premium and the new premium based on requested changes.

5. Calculate Pro-rata Refund/Charge

Calculate the proportional cost adjustment based on the remaining period of the policy term.

6. Underwriting Review

Create a task for the Underwriting team to assess the risk of the requested change.



7. Document Verification

Create a task for an assistant to verify attached supporting documents.

8. Update Endorsement Status

Update the status of the Endorsement Request to 'Under Review'.

9. Update Policy Terms

Update the main Policy Data Model with the newly approved coverage details.

10. Create Endorsement Document

Create a new entry in the 'Policy Documents' model representing the official endorsement letter.

11. Create Premium Invoice

Create a new billing entry if the endorsement results in an additional premium charge.

12. Sum Total Outstanding Premiums

Aggregate all unpaid premiums for this client to check for any outstanding balances before processing.

13. Notify Underwriter

Send an email to the Underwriting department regarding the new pending endorsement.

14. Client Approval Request

Send an email to the client for digital signature or approval of the premium change.

15. Client SMS Alert

Send an SMS to the client notifying them that their policy change has been successfully processed.

16. Remove Obsolete Draft

Delete the temporary draft endorsement entry once the final version is committed.

17. Endorsement Summary Report

Generate a monthly report of all processed endorsements and their financial impact.

End

End of the Workflow/Process.