TEESSEN CONSULTING

Insure-IV Suite

Win Application

THE BUSINESS TECHNOLOGY
SOLUTION YOU NEED

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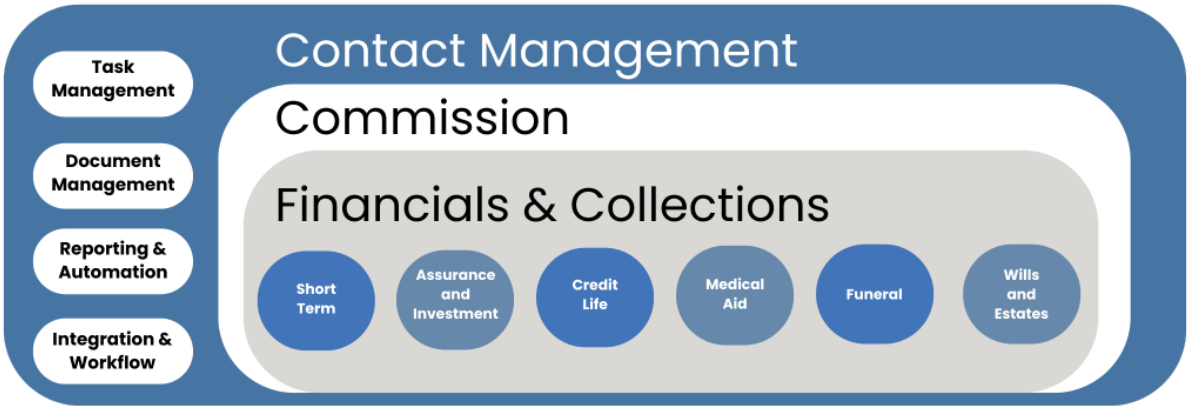
Introduction

The Insure-IV Suite is a complete practice management solution for Financial Services and consists of a selection of modules.

The Contact Management module is a central customer database shared by all the modules to provide you with a single view of your client. Manage your client's data and keep it stored in a central database. You can manage a short-term policy, an assurance policy, administer a medical aid policy and many more.

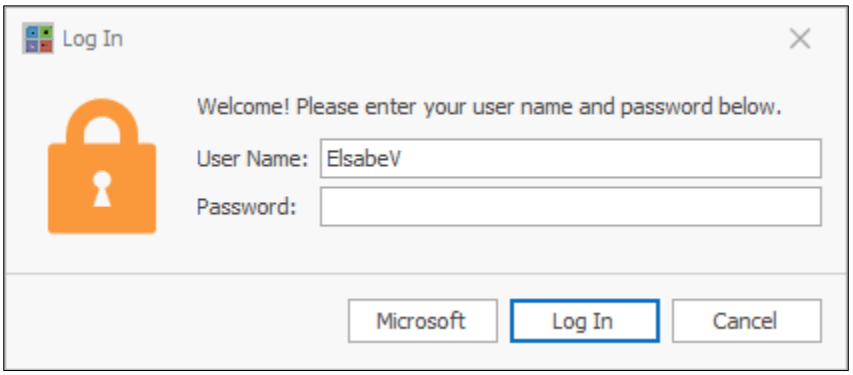
The purpose of this document is to provide a high-level overview of the basic functionalities provided by each module. The guide will describe how to perform certain actions and provide details regarding data requirements on various list views.



Security and Login

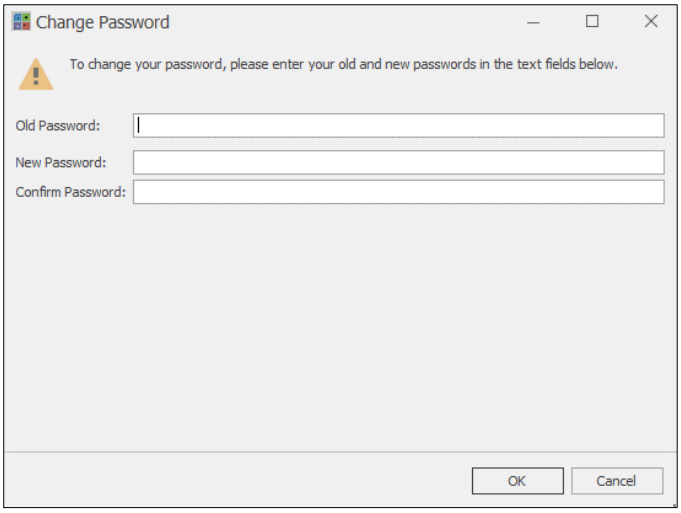
When you start the application, you will be presented by a logon screen. The application requires both a username and a password.

On first logon, you need to use the User Name and Password provided by Teessen Consulting.



The application will prompt you to create a new password. This password should only be known to yourself as most user actions are traced throughout the application and your user identity is therefore important.

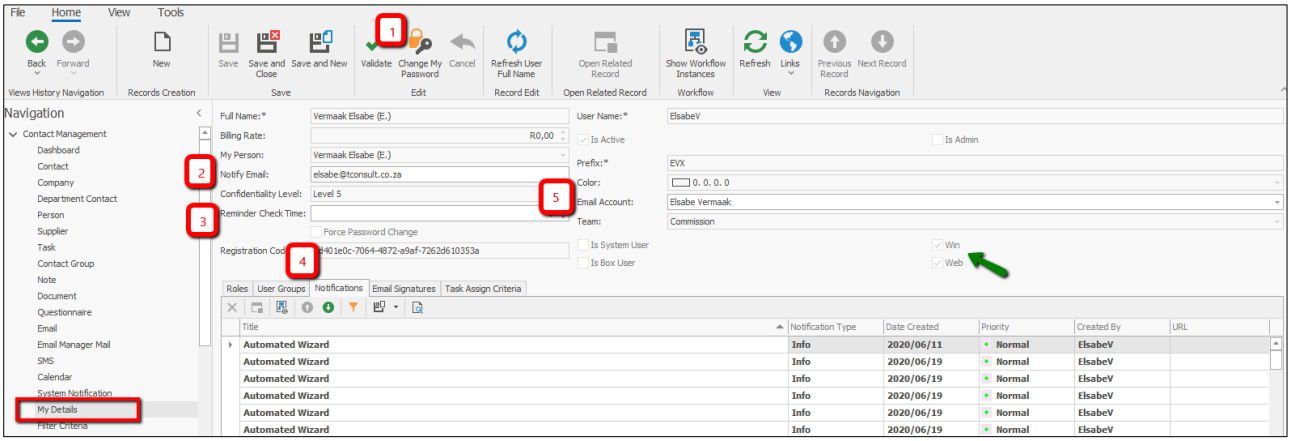
Your password must be at least 8 characters long and must contain uppercase- & lowercase characters, numeric values and special characters e.g., P@ssw0rd1



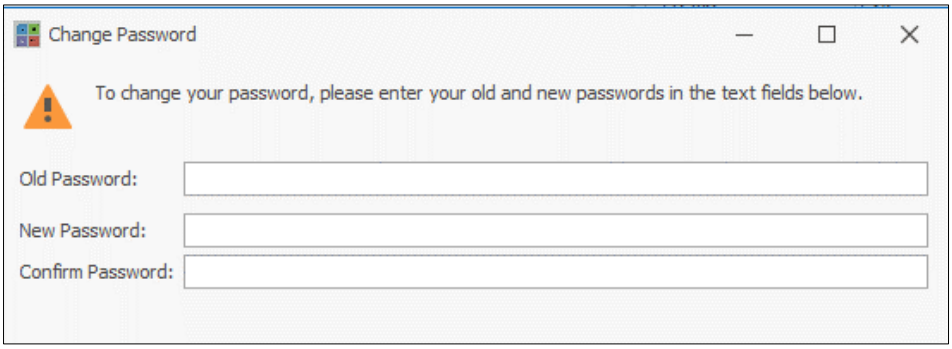
Manage your user details

You can access your own user information and change some of the settings e.g., reset password or change your Reminder check time if permitted by the Administrator.

On the Navigation Pane, click 'My Details' to access your user details:



1. Change my Password



The password must be at least 8 characters long and must contain uppercase- & lowercase characters, numeric values and special characters e.g. P@ssw0rd

2. Notify Email
   Application notifications will be send to this email address

Leave empty if you prefer to not receive application notifications via email

3. Reminder check time
   Select how often you want to receive reminder pop-up messages

4. Notifications
   All application notifications can be viewed from this tab

5. Email Account
   Manage your account details

   The 'Win' and 'Web' tick boxes indicate to which application you have access.

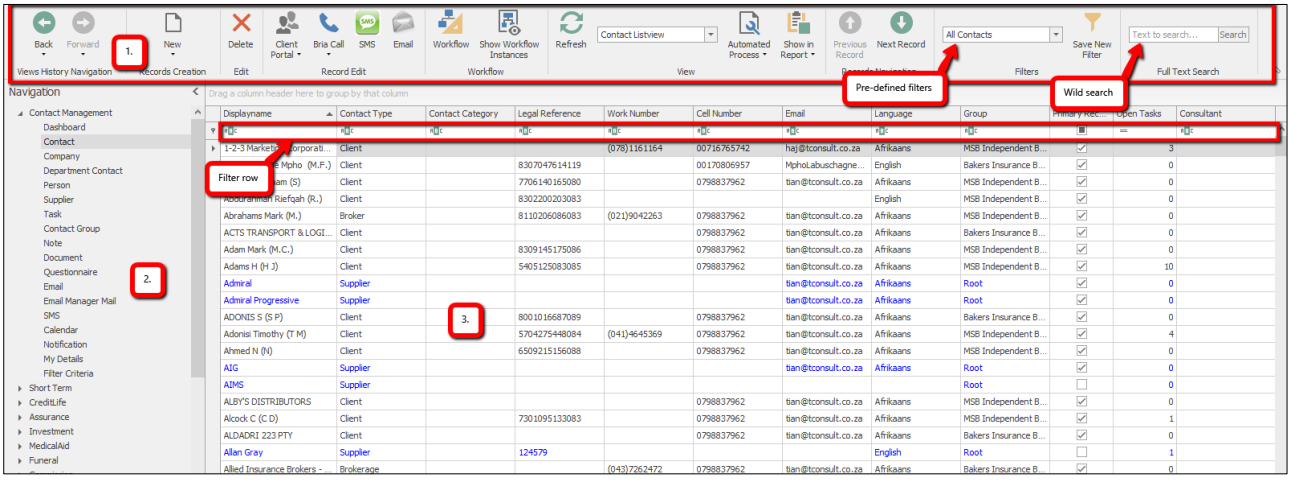
Home List view

The home list view consists of 3 different sections:

1. Action Toolbar
   Actions are controlled by security settings and thus you may see different Action icons as someone else.

2. Navigation Pane
   This specialised toolbar gives access to the various areas within the application. The Navigation Pane can also be pinned, or you can have it slide in from the left when required.

3. Client data
   A view of all client data captured in the application.
   Use the Filter row to quickly find a specific record.



Contact Management

All records captured in the application are referred to as a Contact, whether it is a person, company, supplier etc.

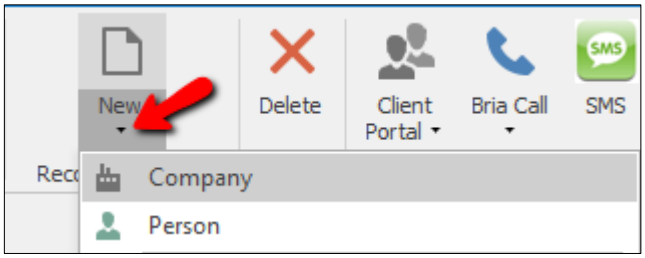
Create a new Record

- Contacts – List of companies, suppliers and persons combined in a single list or view. This can include primary and non-primary records.
- Company – List of company records in the application including those marked as Suppliers/Product Providers.
- Person – List of person records in the application.
- Supplier – List of Suppliers/Product Providers

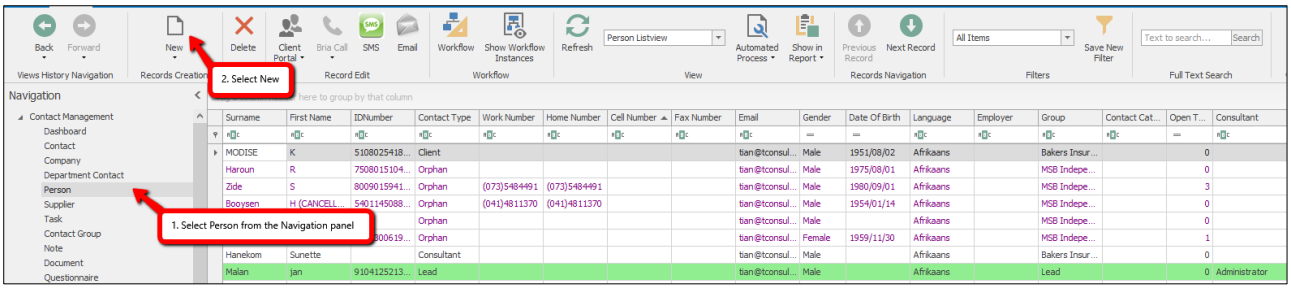
It is important to determine what type of record you want to create before clicking the 'New' button.

The selected button will be highlighted on the Navigation Pane.

When you have selected Contact, you will need to select either Company or Person from the drop-down menu. When you have selected Company or Person, that record will then automatically be created:

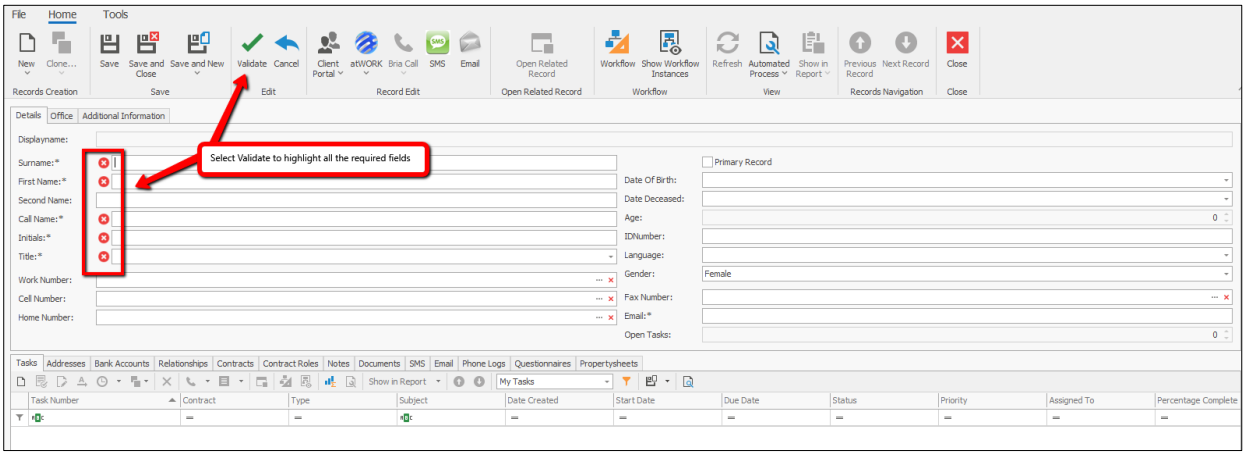


New Person record



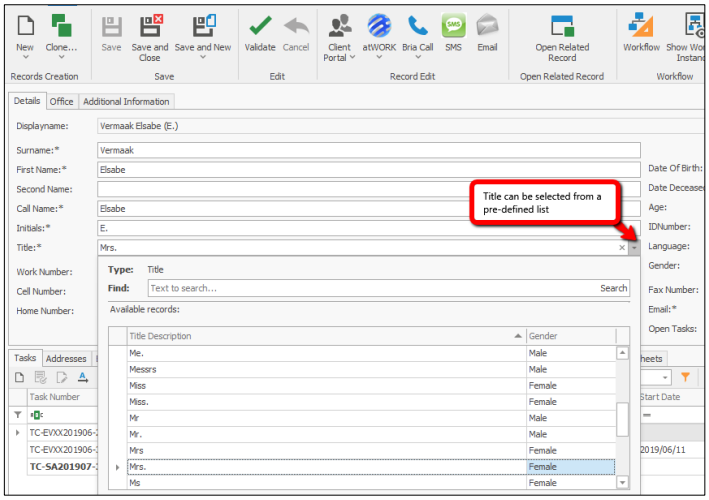
- On the Navigation Pane, go to 'Person' and then click on the 'New' button to open the new person dialog box.

Client Details

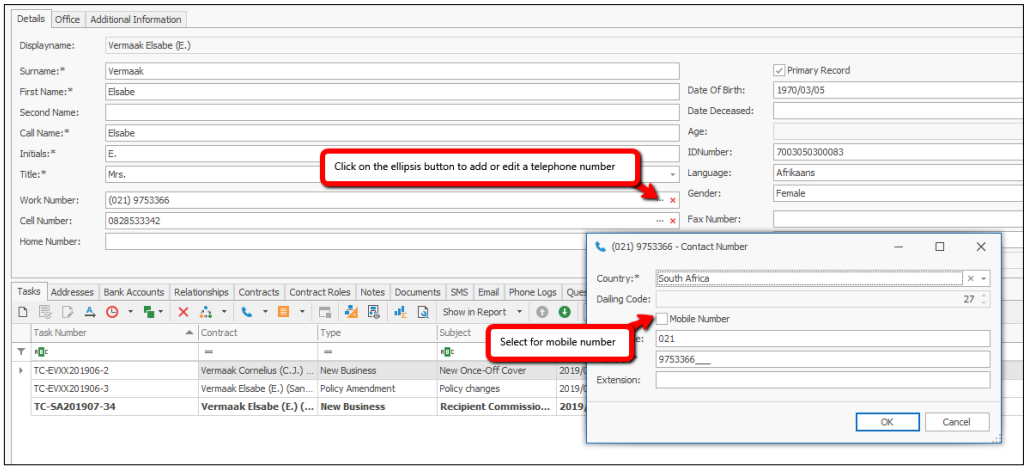


- All compulsory fields are marked with
- The on fields indicates that a drop-down menu exists allowing you to select values from a pre-populated list.

Fieldname	Description	Required
Displayname	Automatically created from the surname, first name and initials once they have been captured.	✓
Surname	Person surname will form part of the display name. The combination of first name, surname and date of birth must be unique	✓
First Name	First name. The first letter will be used in initials	✓
Second Name	Second name only used as part of the initials	
Call Name	Default from the first name and can be changed	✓
Initials	Based on first and second names and can be changed	✓
Title	Selected from a list. List can be maintained by a user with the appropriate rights.	✓
Work Number	Telephone number at work	
Cell Number	Cell phone number is used for SMS services	
Home Number	Telephone number at home	
Primary Record	Select if the record is a client or person you mostly deal with and not just a contact.	
Date of Birth	It is recommended to select the date of birth. This date will be used for default birthday filters.	
Date Deceased	Enter deceased date of the client. This date is directly linked to a Funeral Policy. A deceased person record will be displayed as a “strike-out” record.	
Age	Calculated from the date of birth	
ID Number	Identification number of the person.	
Language	Select from a list. This is important if you want to communicate to your client in their preferred language.	
Gender	Defaults from the selected title if possible. Else select the appropriate title of Male or Female.	
Fax Number	Fax number for the person	
Email	Primary email address to be used when contacting the client. This field is hyper-linked and will launch your default email client application. This email address will also be used as default when sending an email directly from the application.	
Open Tasks	Displays the total number of open tasks linked to this record.	



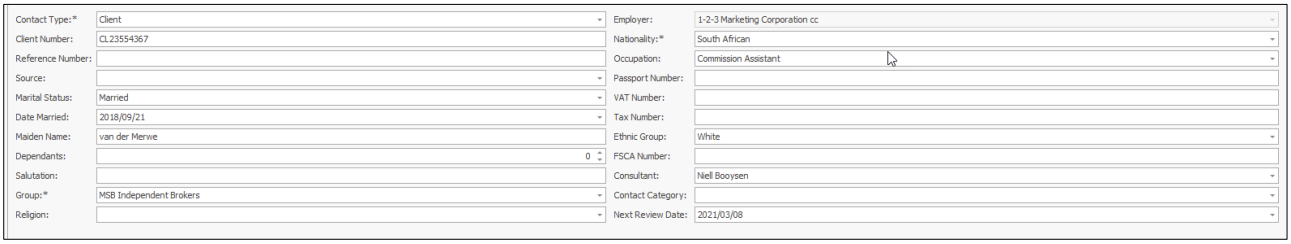
- Depending on user permissions, a user can append to an existing list of values. The 'new' button will be enabled if a user has the proper permissions to add values to a list.



- Contact numbers can be added or edited using the ellipsis button and should be captured without spaces or punctuation.
- Use the 'X' to clear or remove the contact number.

Click on the 'Office' tab to complete relevant information.

Office Details



Fieldname	Description	Required
Contact Type	Select from the available list. This value will determine if a record form part of the supplier list or not. This field also determines the display colour of this record on list views. More detail on the colour later in this document.	✓

Client number	Can be used for internal purposes. If you use a client number or file number in your business, then utilise this field for that purpose.
Reference Number	Similar to a client number, but usually refers to an external reference. Should you run a bookkeeping application with an account for each client, then this will be the account number for the client in your application.
Source	How did this person hear from your business? Was it via a campaign, client referral or your website? The list of options can help you to determine the success of your marketing efforts.
Marital Status	List of options to choose from. Can be maintained in the application.
Date Married	Capture date married
Maiden name	In the case of a married female, you can record her maiden name in this field.
Dependants	Enter the number of dependants for this person record.
Salutation	This field can be used in your communication directly to this person.
Group	One of the most important fields in the application. It will determine the group that the person is allocated to. This field is related to security and the groups that individual users are assigned to. The list of groups that you can choose from depends on your user access.
Religion	Select from a pre-populated list
Employer	Employer will populate once the Relationship between Employer and Employee has been selected
Nationality	Select from the list of nationalities
Occupation	Select from a list of occupations.
Passport Number	Enter the Passport number. No validation checking performed.
VAT Number	Enter VAT number if relevant
Tax Number	Enter Tax number if relevant
Ethnic Group	Select from a list.
FSCA Number	Financial Sector Conduct Authority number allocated to this person if he or she is a broker.
Consultant	Select from a list of internal users. Allocating a client to a specific person/consultant within your business, helps to determine client responsibility.
Contact Category	Use this field to categorise clients
Next Review Date	Capture clients next review date

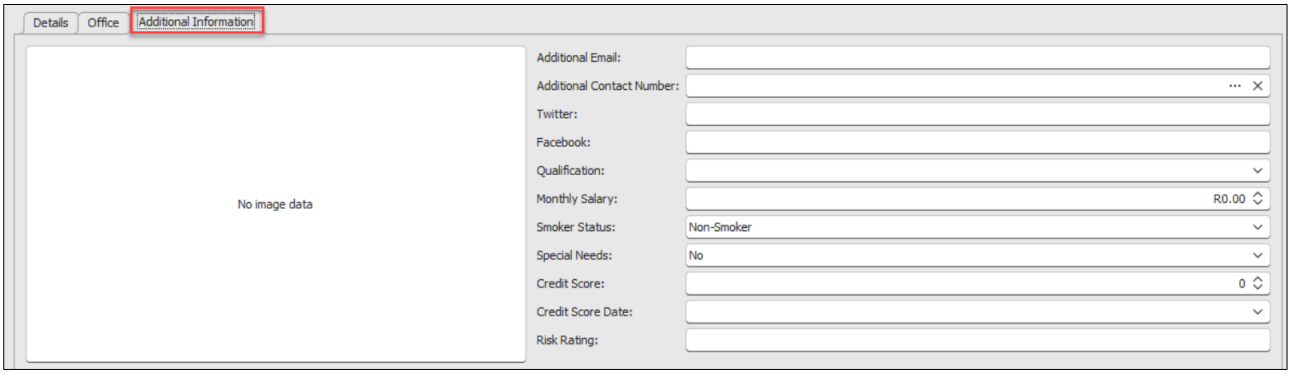
Group is the mechanism used within the application to segment data and is the method used to filter client records based on the current user.

Each client is defined individually and may belong to separate Groups within the application.

Groups will have a direct impact on who will be able to access which records.

A list of Groups, as defined by your System Administrator, will be available for selection.

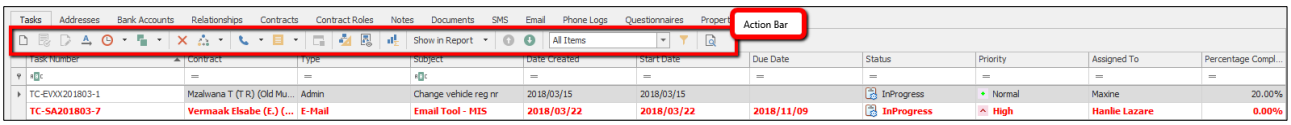
Additional Information



Fieldname	Description	Required
Image	Add a photo of the person	
Additional Email	Use this field to capture an additional email address for your client. The field is hyper-linked to allow you to send an email directly from your default email application, but this field will not be used when you send emails using the email button in the application.	
Additional contact number	Use this field to capture an extra cell phone- or landline number.	
Twitter	If you capture the person's twitter account details in the format @mytwittername, the application will launch twitter directly. Please note that the user also requires a twitter account.	
Facebook	The Facebook field will launch the Facebook website and you will be required to login to Facebook with your account details.	
Qualification	Select the appropriate qualification from pre-defined drop-down list	
Monthly Salary	Capture salary when applicable	
Smoker Status	Select status applicable	
Special Needs	Indicate if client has special needs for Will purposes	
Credit score	Enter client's credit score manually or with Credit score questionnaire	
Credit score date	Date last score was calculated	
Risk Rating	Enter your client's risk rating manually or discuss an automated scoring method with your TC Consultant.	

The lower group of tabs on the Client Details screen, will help you to expand on your client's personal details and to manage relationships, roles, policies, documents etc. and access all client related tasks.

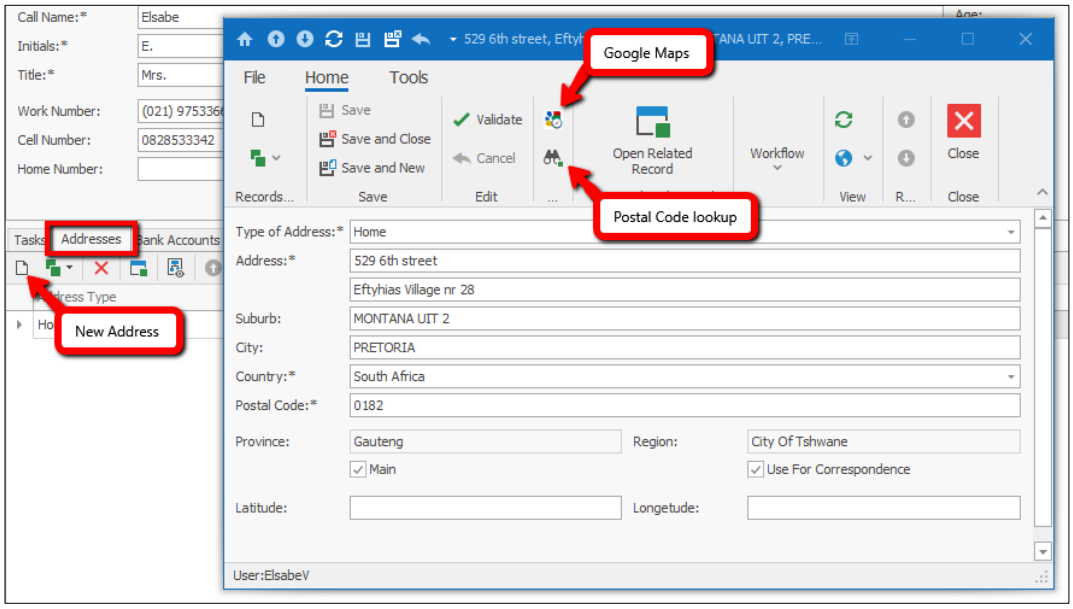
Please note that each one of these tabs has its own Action bar which is relevant to the specific area:



Task

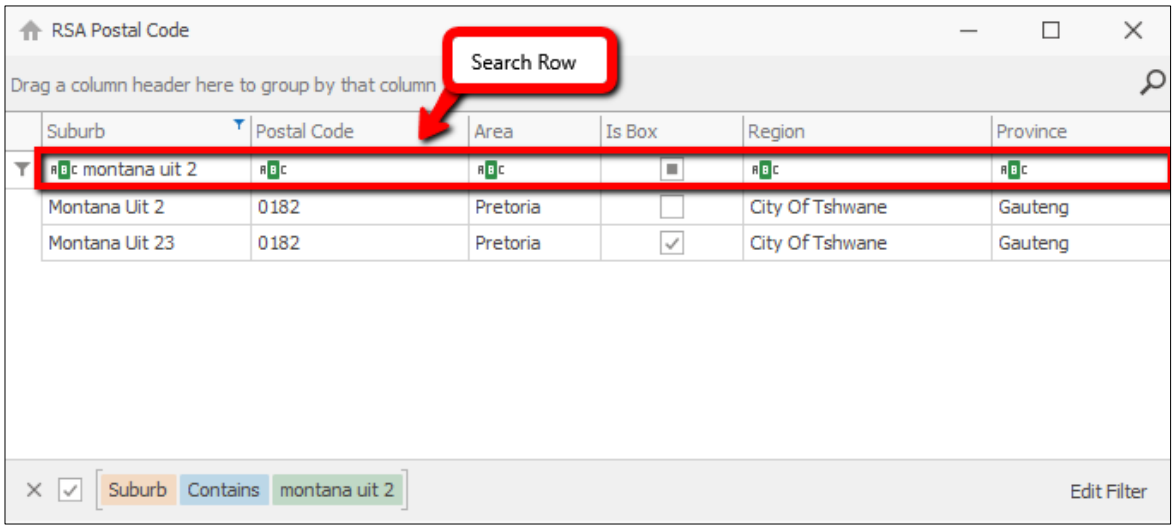
Please refer to the section on how to create a task

Address Details



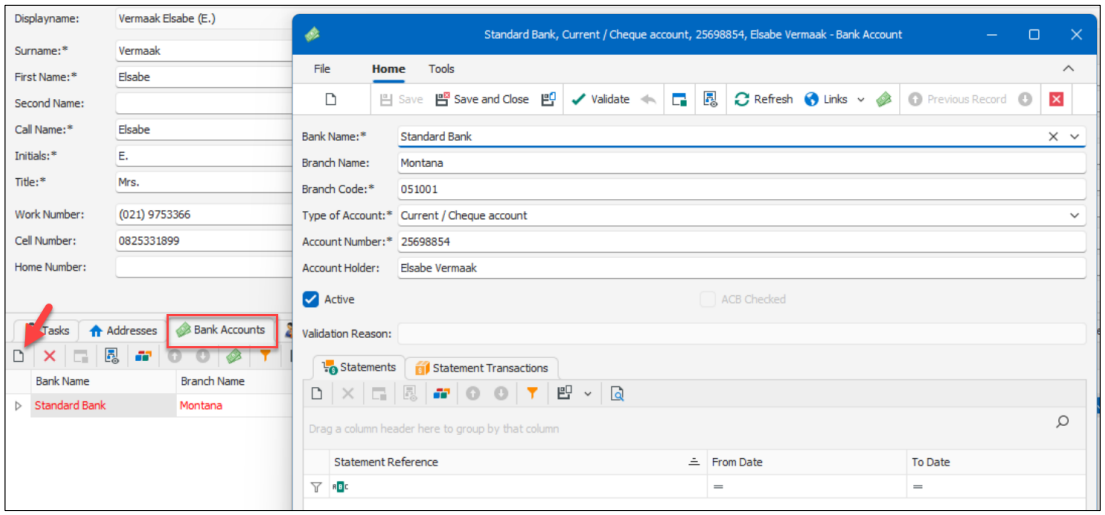
- The application allows you to capture multiple addresses.
- Use the 'New' button to create a new address record or double-click to open the highlighted record.
- Postal code lookup will auto populate Postal code, Province and Region address fields.
- Use the Google maps button to search for the address on Google maps. Internet connection and access to Google maps are required.
- Select Main if this is the main address for the client record. Only one address can be selected as Main address.
- This address will be used as a postal address on labels and client correspondence when Use for Correspondence is selected.

Postal Code Lookup



- The postal code lookup table is periodically updated.
- You can use this detail view like any other detail view within the application and filter on any column or combination of columns.
- Select the required record to use by double-clicking the row or by clicking the row and the 'OK' button.
- The filter of your last search will remain active, so always check the status bar for active filters before you start your search.

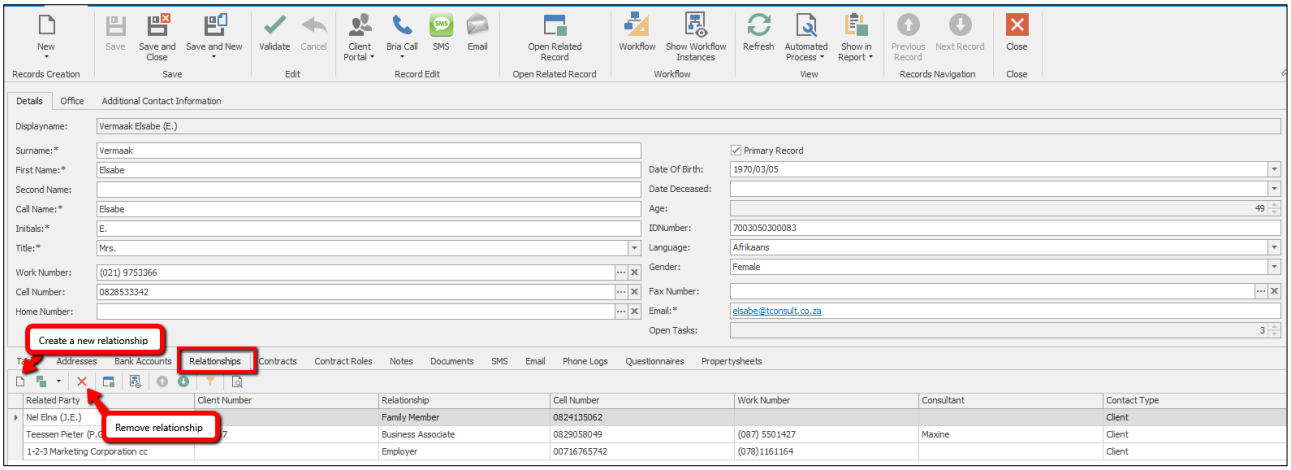
Bank Accounts



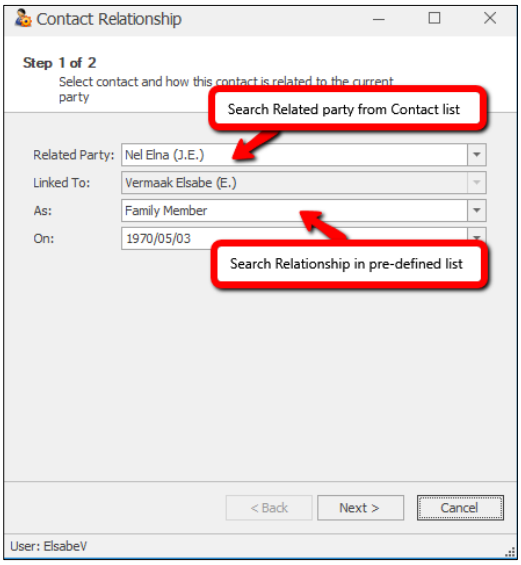
Fieldname	Description	Required
Bank Name	List of banks defined in the application. Select the appropriate bank for this account.	✓
Branch Name	This is optional and is only validated through the ACB validation process. This service is earmarked for future releases.	
Branch Code	Central Brach Code (CBC) will prepopulate if captured by your Administrator	✓
Type of Account	Select from a list: Cheque, Current, Savings, etc.	✓
Account Number	The account number must be correct when using for collections.	✓
Account Holder	The registered name for this account at the bank.	
Active	Select if the particular bank account is Active	
ACB Checked	If box ticked, then it indicates that the account details captured were checked for correctness via the validation service. This service will be launched in a future release.	
Validation Reason	Applicable for debit order mandate. Refer to Mandate	

Relationships

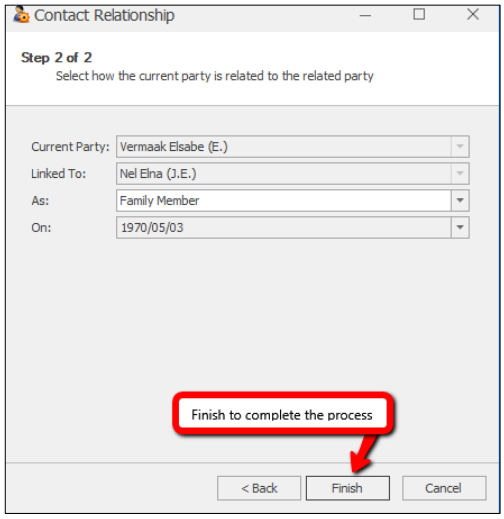
Relationships define the inner connections between the various parties within the database. This area allows you to build a network between your clients and to understand how they are inter- related. It allows you to specify Personal- and Business relationships.



- The list displays basic contact information of the party to whom it is related and the definition of the relationship.
- You can:
  - browse directly to the person or company record from this view
  - update the relationship by clicking on the record
  - create a new relationship by clicking 'New' and completing the wizard steps.

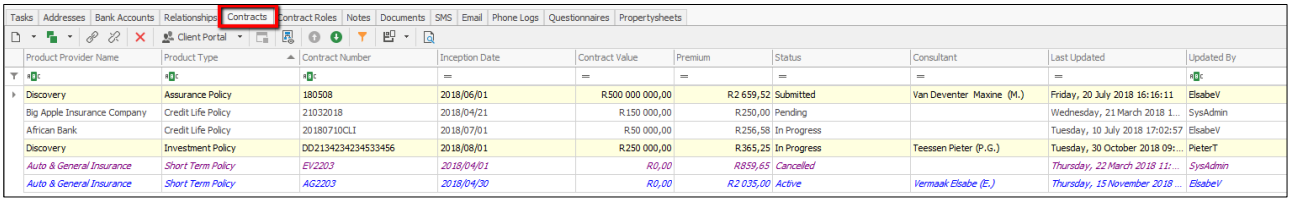


- All fields are required.
- After you have searched and selected the related party, you need to define the relationship between the 2 parties.
- Related parties can be a person or a company.
- If you cannot find the party in the Search list, then use the 'New' button (depending on your user permissions) to create the related person or company. Note that a person or company not available in the Search list, might be listed in a group that you do not have access to. The application will however warn you if you are trying to create a duplicate record.



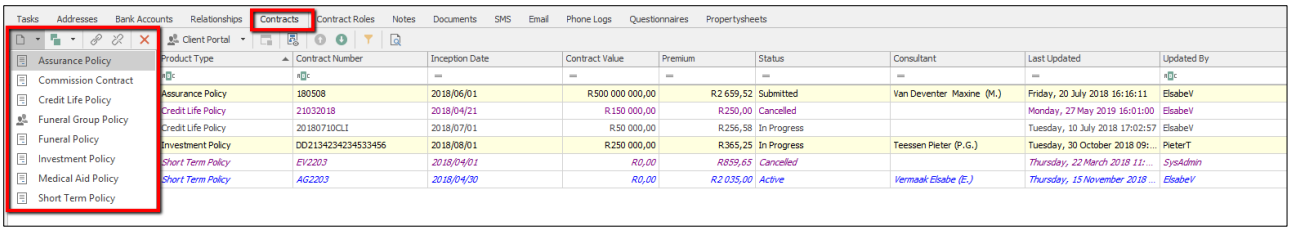
Contracts

All policies/contracts of which the selected Contact is the Owner will display in this area:



Product Provider Name	Product Type	Contract Number	Inception Date	Contract Value	Premium	Status	Consultant	Last Updated	Updated By
Discovery	Assurance Policy	180508	2018/06/01	R500 000 000,00	R2 659,52	Submitted	Van Deventer Maxine (M.)	Friday, 20 July 2018 16:16:11	ElsabeV
Big Apple Insurance Company	Credit Life Policy	21032018	2018/04/21	R150 000,00	R250,00	Pending		Wednesday, 21 March 2018 1...	SysAdmin
African Bank	Credit Life Policy	20180710CLI	2018/07/01	R50 000,00	R256,58	In Progress		Tuesday, 10 July 2018 17:02:57	ElsabeV
Discovery	Investment Policy	DD2134234234533456	2018/08/01	R250 000,00	R365,25	In Progress	Teessen Pieter (P.G.)	Tuesday, 30 October 2018 09:...	PieterT
Auto & General Insurance	*Short Term Policy*	*EV2203*	*2018/04/01*	*R0,00*	*R859,65*	*Cancelled*		*Thursday, 22 March 2018 11:...*	*SysAdmin*
Auto & General Insurance	*Short Term Policy*	*AG2203*	*2018/04/30*	*R0,00*	*R2 035,00*	*Active*	*Vermaak Elsabe (E.)*	*Thursday, 15 November 2018 ...*	*ElsabeV*

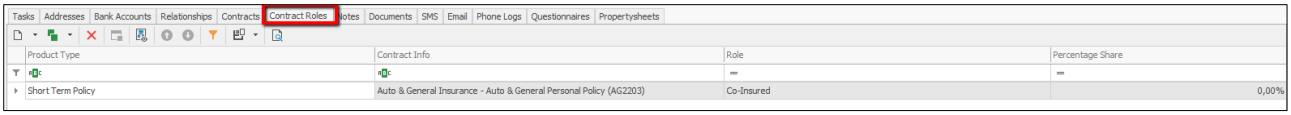
Depending on your user permissions you will be able to only view certain policies, amend policies or create a new policy from this view:



Product Type	Contract Number	Inception Date	Contract Value	Premium	Status	Consultant	Last Updated	Updated By
Assurance Policy	180508	2018/06/01	R500 000 000,00	R2 659,52	Submitted	Van Deventer Maxine (M.)	Friday, 20 July 2018 16:16:11	ElsabeV
Credit Life Policy	21032018	2018/04/21	R150 000,00	R250,00	Cancelled		Monday, 27 May 2019 16:01:00	ElsabeV
Credit Life Policy	20180710CLI	2018/07/01	R50 000,00	R256,58	In Progress		Tuesday, 10 July 2018 17:02:57	ElsabeV
Investment Policy	DD2134234234533456	2018/08/01	R250 000,00	R365,25	In Progress	Teessen Pieter (P.G.)	Tuesday, 30 October 2018 09:...	PieterT
Short Term Policy	*EV2203*	*2018/04/01*	*R0,00*	*R859,65*	*Cancelled*		*Thursday, 22 March 2018 11:...*	*SysAdmin*
Short Term Policy	*AG2203*	*2018/04/30*	*R0,00*	*R2 035,00*	*Active*	*Vermaak Elsabe (E.)*	*Thursday, 15 November 2018 ...*	*ElsabeV*

The Contact Management module combines all modules to provide a single view of a client and the various products and services.

Contract Roles



Product Type	Contract Info	Role	Percentage Share
Short Term Policy	Auto & General Insurance - Auto & General Personal Policy (AG2203)	Co-Insured	0,00%

Each contract has roles, whether it is a short-term policy, an investment, or a project. Roles can include co-insured, beneficiary, project manager. When these roles are created on a contract and the parties are assigned to the roles, you will be able to track which role a specific individual or company is performing in the various business areas within your organisation.

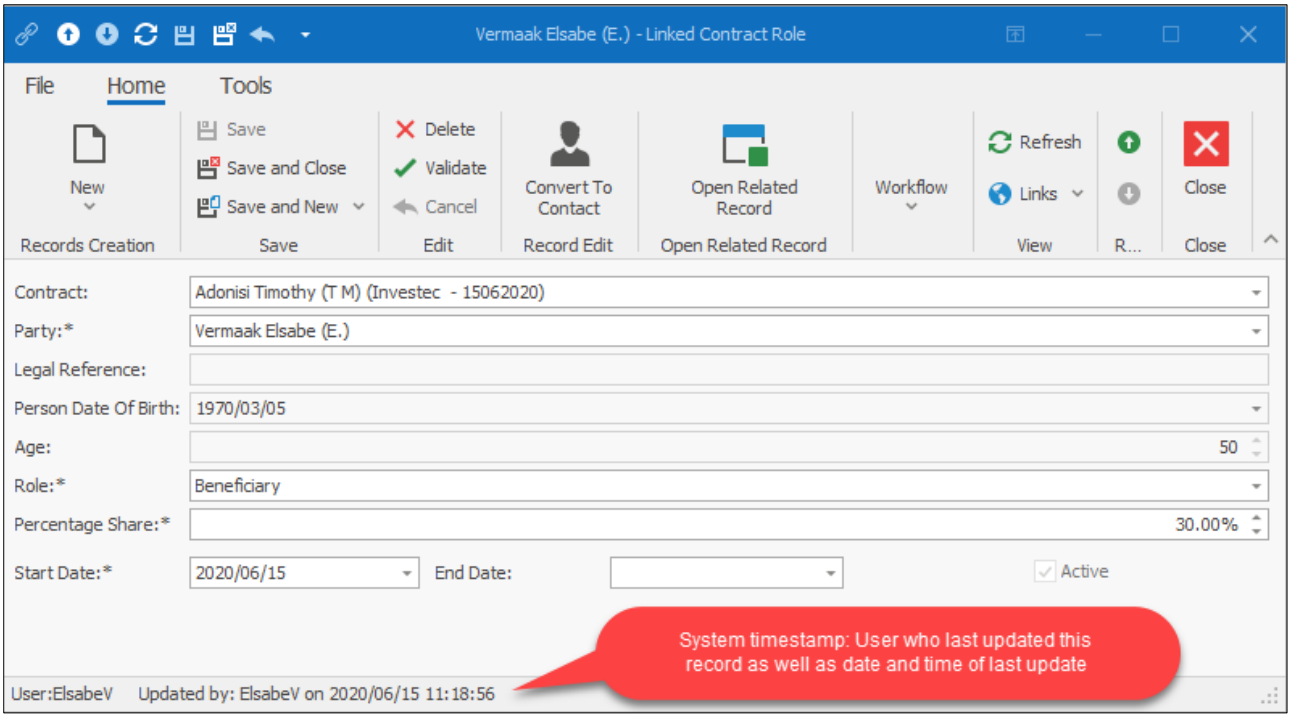
Contract roles manage the relationship of a contact with his contracts.

Creating a Contract Role

Creating a Contract Role from a Client record will be different than creating a Contract Role from a Policy.

From Client Record

Link relevant Policy on which this client record plays a role

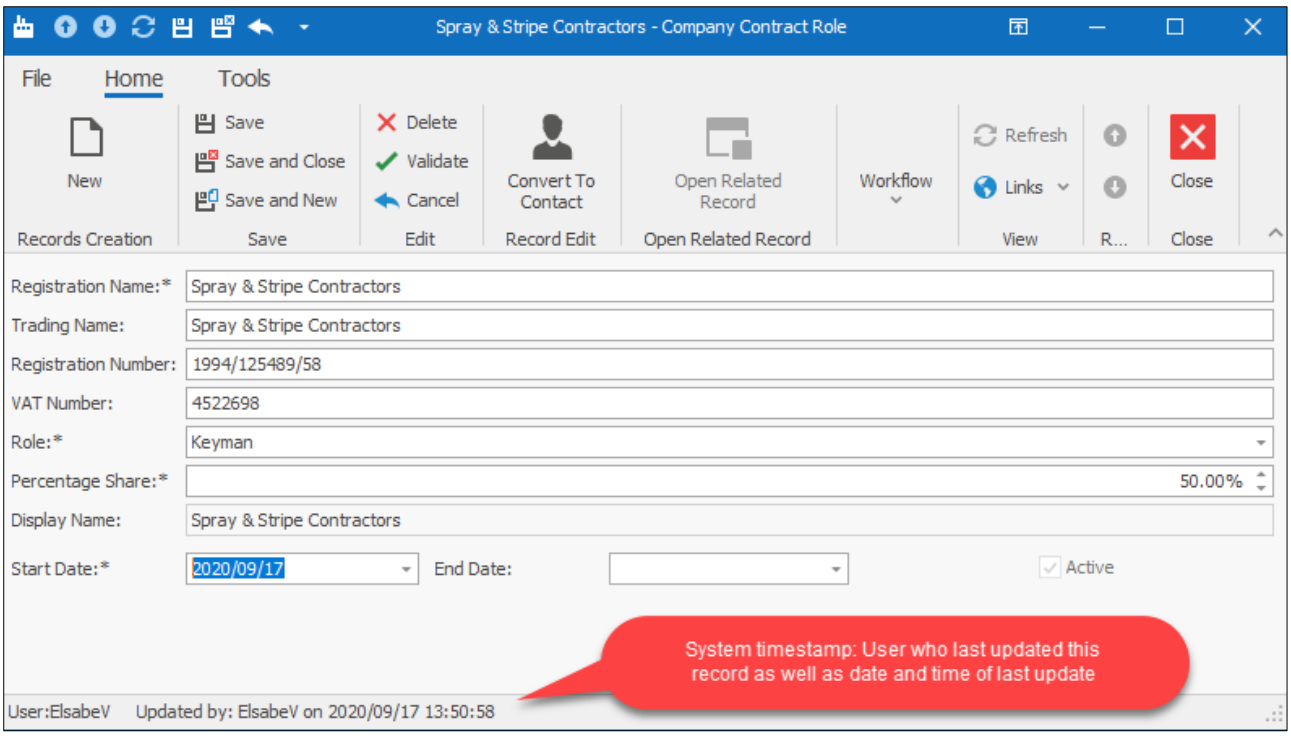


Fieldname	Description	Required
Contract	Link relevant policy to this client record	✓
Party	Pre-populated with current record	✓
Legal Reference	Selected party's legal reference will auto populate	
Person date of birth	Selected party's date of birth will auto populate	
Age	Selected party's age will auto populate	
Role	Select the Role, from pre-defined list, of this party on the linked policy.	✓
Percentage Share	Enter percentage share when applicable as specified on selected role	
Start date	Defaults to current date but can be altered to date when this relationship commenced	✓
End date	Enter date when this relationship ends	

From Policy

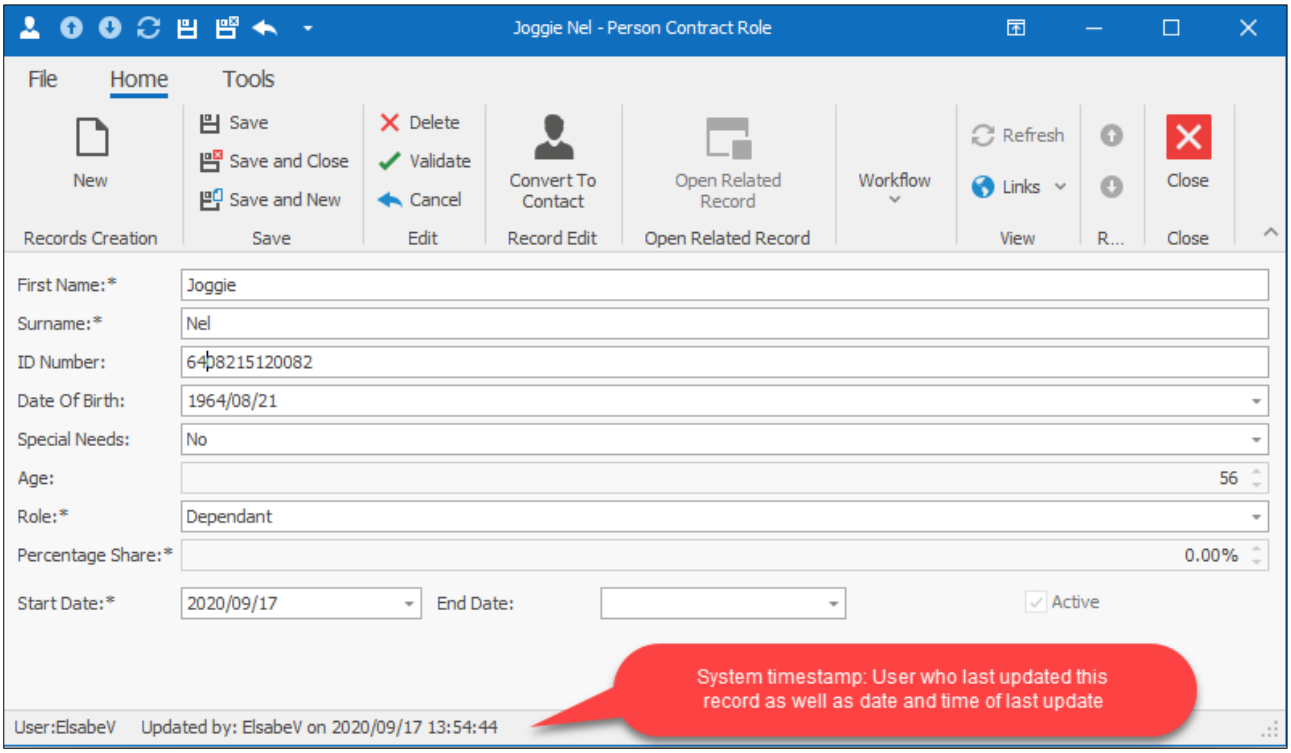
There are 3 types of contract roles to select from:

1. Company contract role for company details that is not an existing company record in the database:



Fieldname	Description	Required
Registration name	Enter Company registration name	✓
Trading name	Enter Company trading name	
Registration number	Capture Company registration number	
VAT number	Capture Company VAT number	
Role	Select the Role this party plays on the linked policy from pre-defined list	✓
Percentage Share	Enter percentage share when applicable as specified on selected role	
Display Name	Display name will auto populate as data is captured	✓
Start date	Defaults to current date but can be altered to the date when this relationship commenced	✓
End date	Enter date when this relationship ends	
Active	Record will automatically change to in-active when end date is captured	

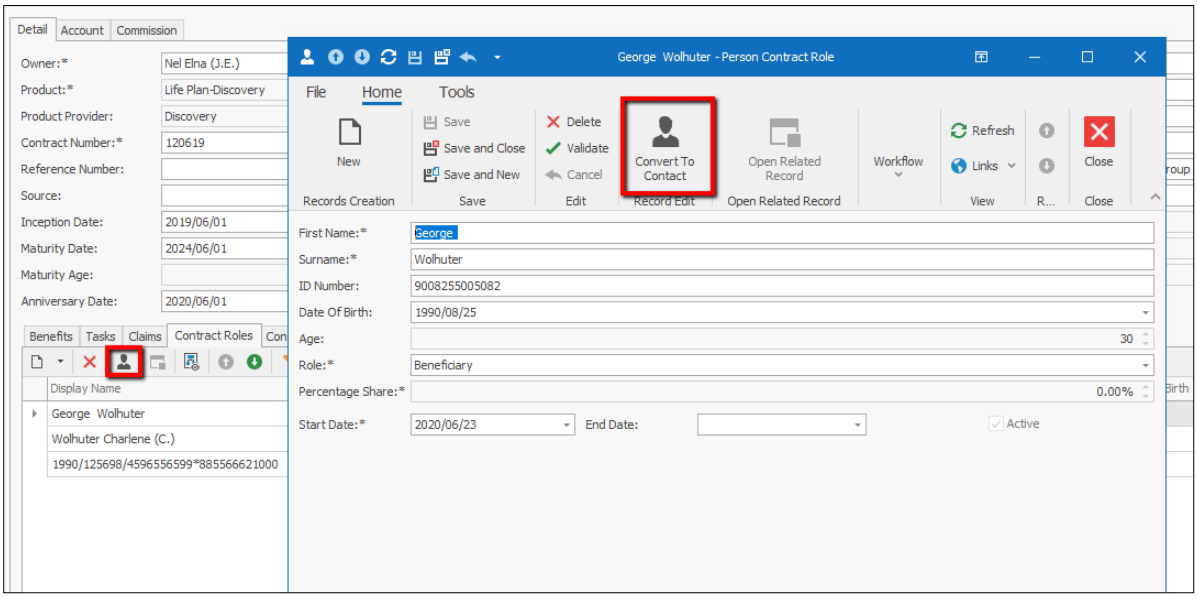
2. Linked contract role –as above
3. Person contract role – Any other person related to this policy which is not an active client. This record is not linked to Contact Management. Capture relevant details:



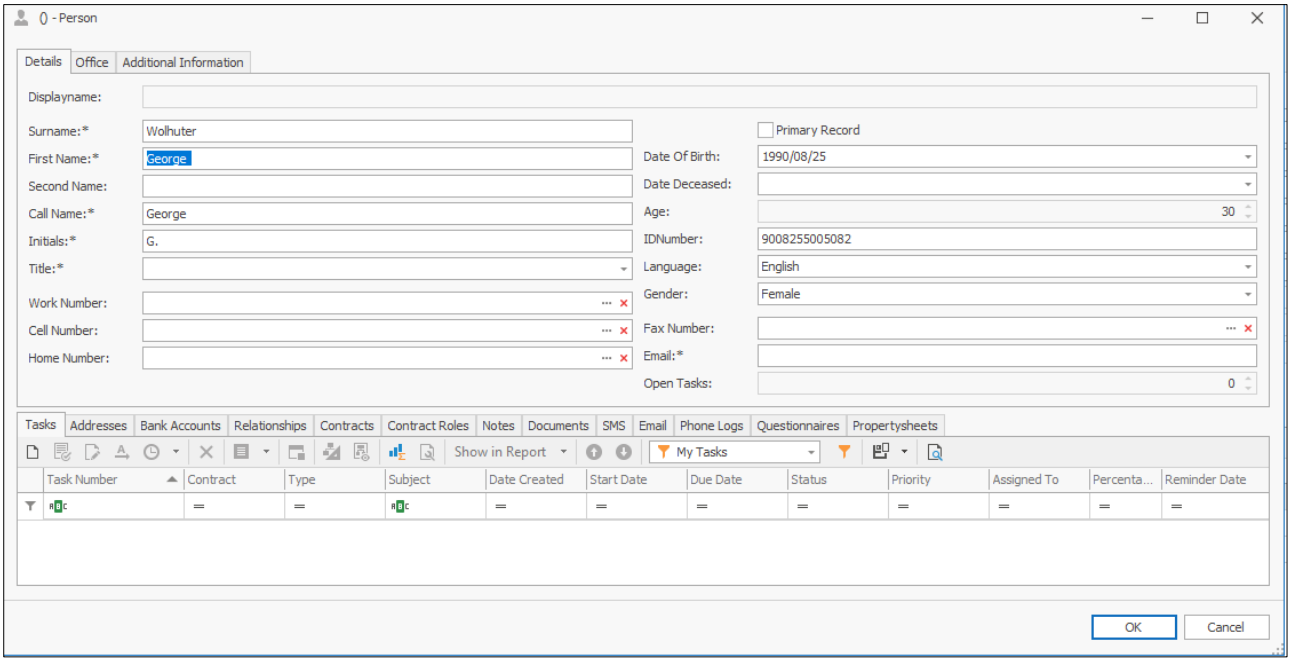
Contract roles are setup on each Product within the application by your System Administrator.

Convert Contract Role to Contact

Convert a Person or Company contract role to a Contact record by using the 'Convert to Contact' action



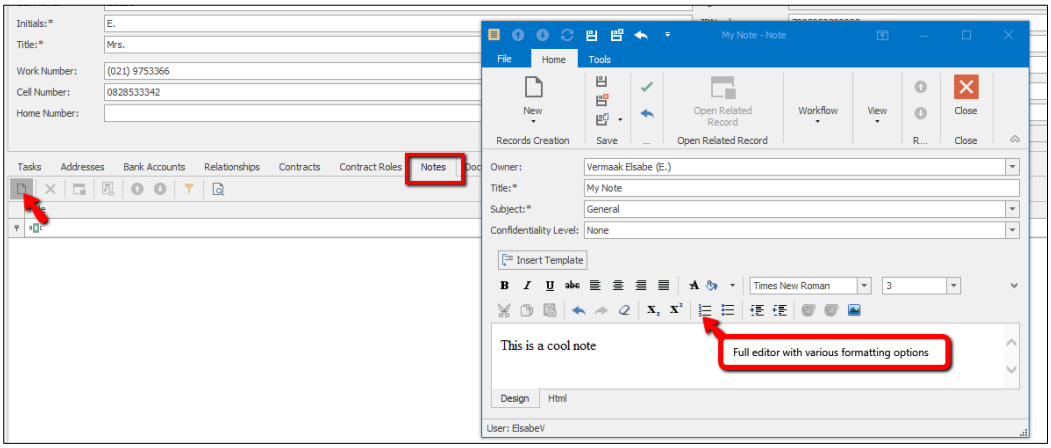
Complete all the compulsory fields on the converting Person or Company record.



Notes

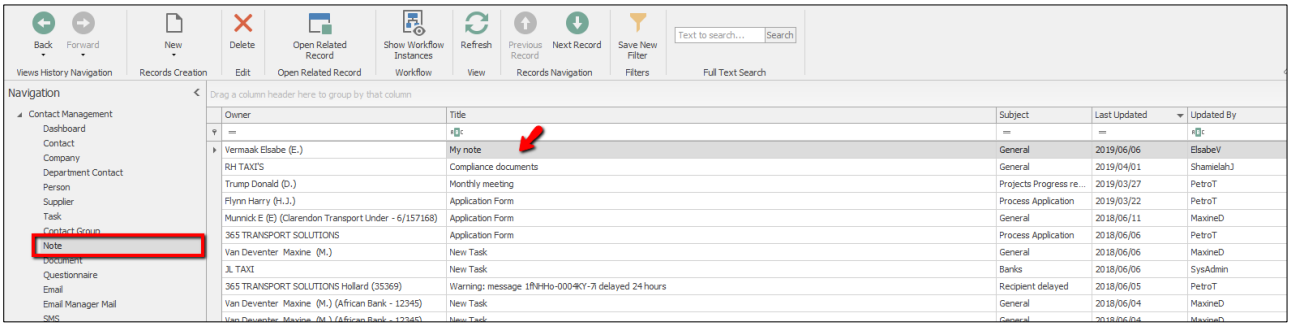
Notes can be added in various areas in the application.

Add a note to a contact by selecting the 'Notes' tab and click on 'New'.



Fieldname	Description	Required
Owner	The owner of the note is either a contact (person/company) or a contract. When you create a new note from a person record, the owner will default to that person.	✓
Title	Provide a meaningful title to index the note for easy retrieval. The title is displayed in all list views.	✓
Subject	Select from a pre-defined list. This allows you to categorise notes into subject areas.	✓
Confidentiality Level	Set the confidentiality level required by a user to access this note.	✓
Note / Text	The detail of the note. This is a free text area where you can apply formatting using the controls at the top of the note area. You can also paste data into this area.	✓

Navigate to 'Notes' from the Navigation Pane.



Add Note from Insure Add-in

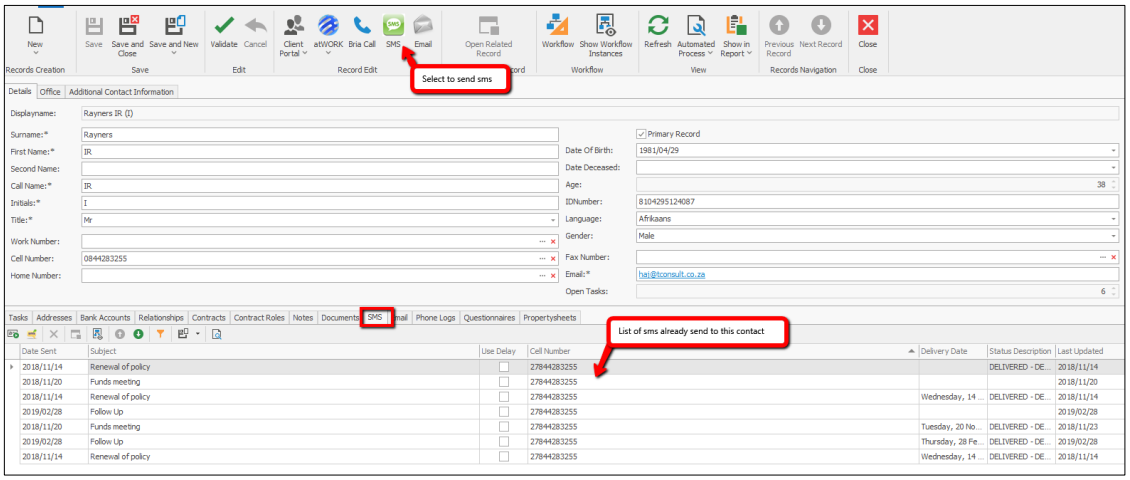
Refer to *TC Insure Add-in Quick Guide*

Documents

Refer to the Document Management section in this manual

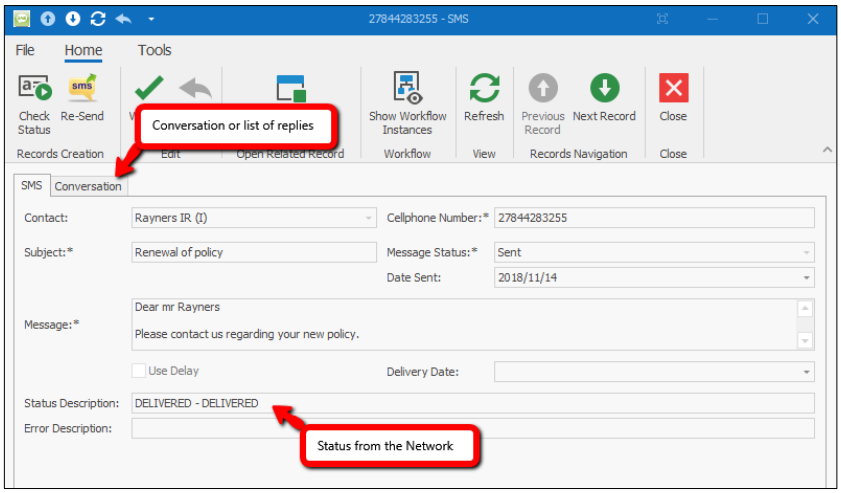
SMS and SMS Logs

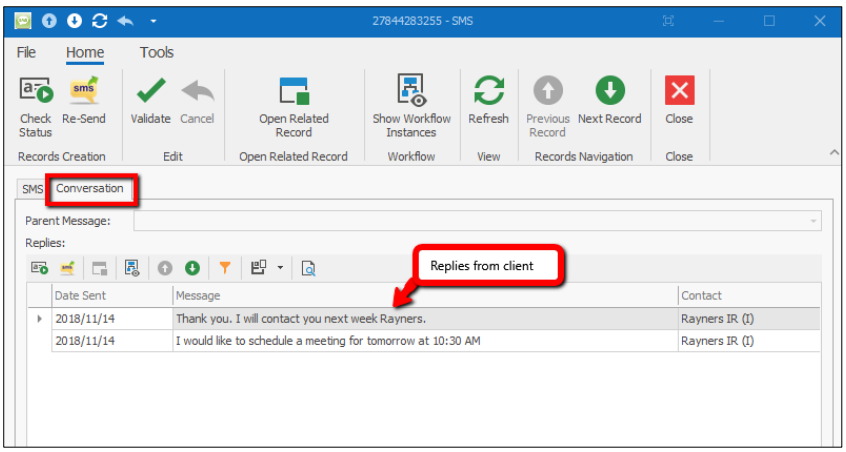
SMS and Email are the only tabs where you need to use the main Action bar to start a new conversation:



You can send a SMS to a contact directly from the contact detail view if a cell phone number has been captured for the contact.

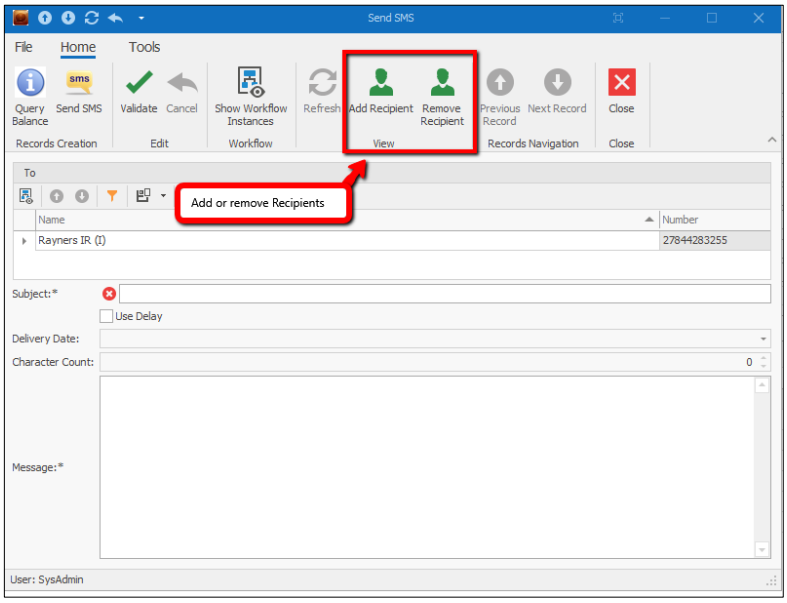
The SMSLog shows a list of all SMS sent to the client with options to check the status of the SMS:





- You can query the status of the message from the network.
- You can also resend the message directly from the log.

To create a new SMS, click the SMS button on the contact detail view. To send a SMS to multiple parties, click SMS on the contact list view.



Fieldname	Description	Required
To	List the contacts to receive this SMS. You can link them from the SMS form or by selecting multiple contacts from the contact list.	✓
Subject	Provide a title/subject to the message. Although not sent as part of the message, it can be used for improved referencing.	✓
Use Delay	When selected you will be allowed to specify a Delivery Date.	
Delivery Date	Select the date and time that this SMS should be delivered to the handset of the contact. When you send the message, the SMS will be delivered to the network, but will only be send to the handset on the specified date and time.	
Character count	Counts the characters of the message as you type.	
Message	The text that will be send to the product provider.	✓

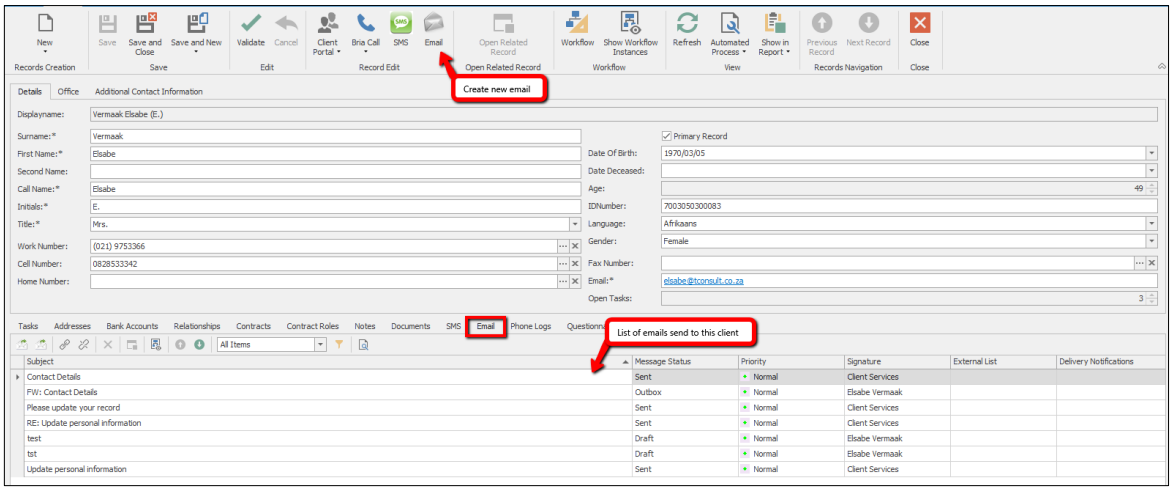
You will only be able to send an SMS if you are connected to the internet and the service provider has been configured for your implementation.

The SMS service work on a pre-paid principle and you will have to buy SMS credits online before sending SMS to contacts.

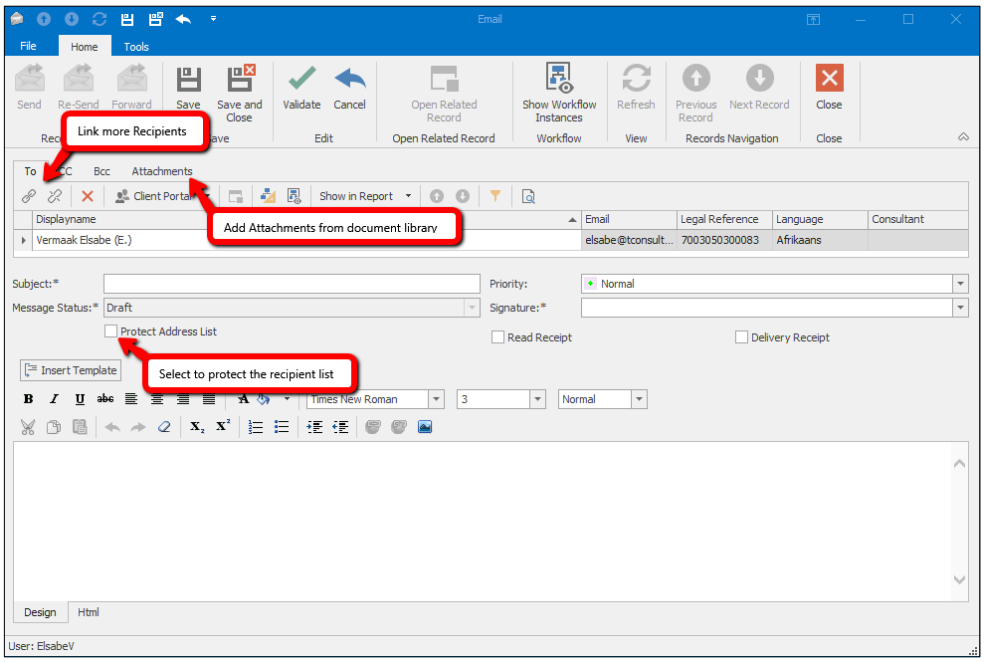
All replies from your client will reflect in the Conversations tab. You will receive an email informing you of any replies if this option was selected with setup.

Email

Sending an email from the application works on the same principle as the SMS service. You must have an email account configured for sending emails and the contact must have a valid email address captured:



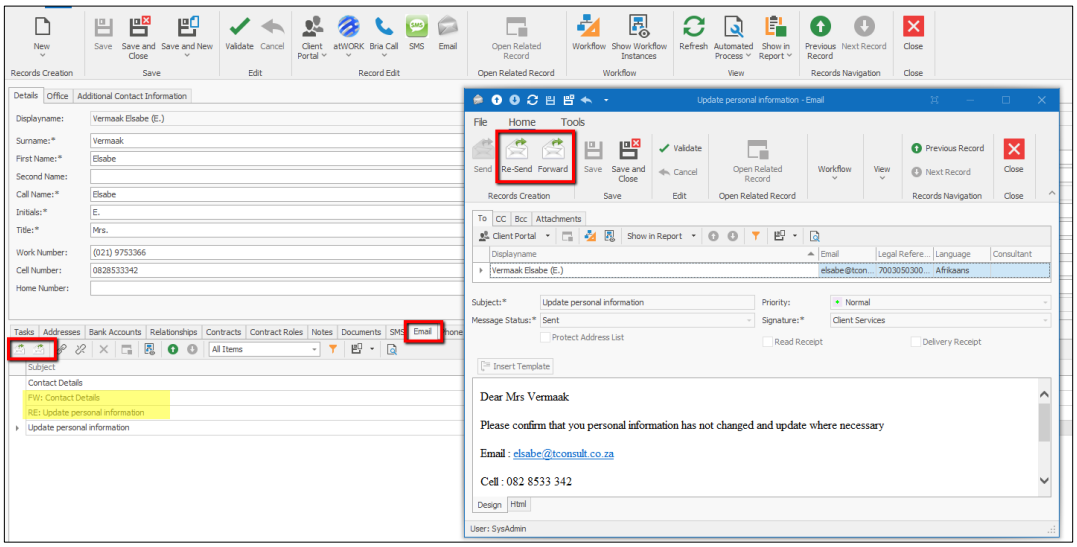
- A new email can be created directly from the contact detail view or form the list of contacts.
- To send the same email to multiple contacts, select them from the contact list and then click the email button.

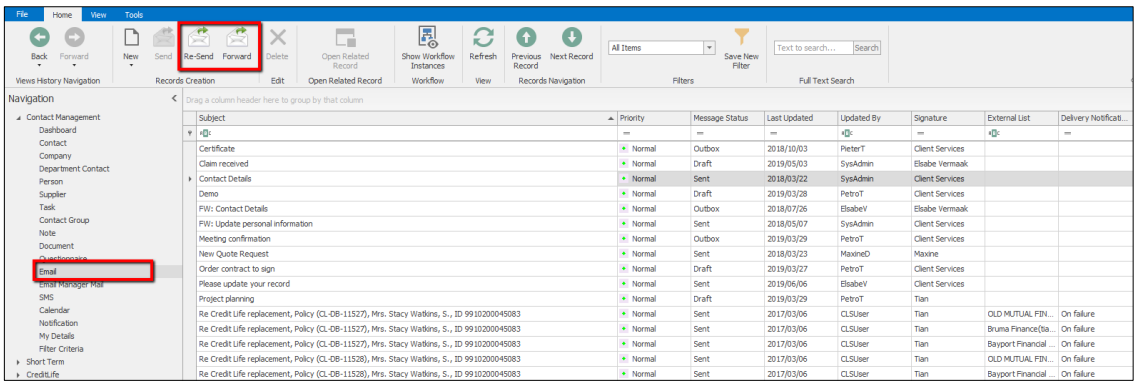


Fieldname	Description	Required
To, CC, Bcc	List of contacts to receive this email. You can link them from the email form or by selecting multiple contacts from the contact list. The CC and Bcc lists are optional, but work on the same principle as any email application.	✓
Attachments	You can add any number of documents from the document library as attachments to this email.	
Subject	Subject line on the email.	✓
Priority	Priority can be set for Normal, Low or High.	✓
Message Status	Defaults to draft but will automatically be set when the message is sent. Options are: • Draft – not yet send • Outbox – Saved but not send • Send – delivered to email server The email application can only send emails. Use an email client like Outlook to receive emails.	✓
Signature	You must select an email signature from the list. It is recommended that you set up generic signatures, e.g., Support or Accounts. The signature will be added to the bottom of the message when send.	✓
Protect Address List	If you are sending an email to multiple recipients and you do not want those recipients to see the email addresses of the other recipients, then select this option to protect the address list.	
Read Receipt	Select to receive a read receipt in Outlook.	
Delivery Receipt	Select to receive a delivery report in Outlook.	
Body	The body of the email is presented as html. You can use the formatting capabilities of the built-in editor to format the text.	✓

Re-Send and/or Forward existing email

Re-send and/or forward any existing email from within the client record (Email list view) or click Email on the Navigation Pane to view the list.





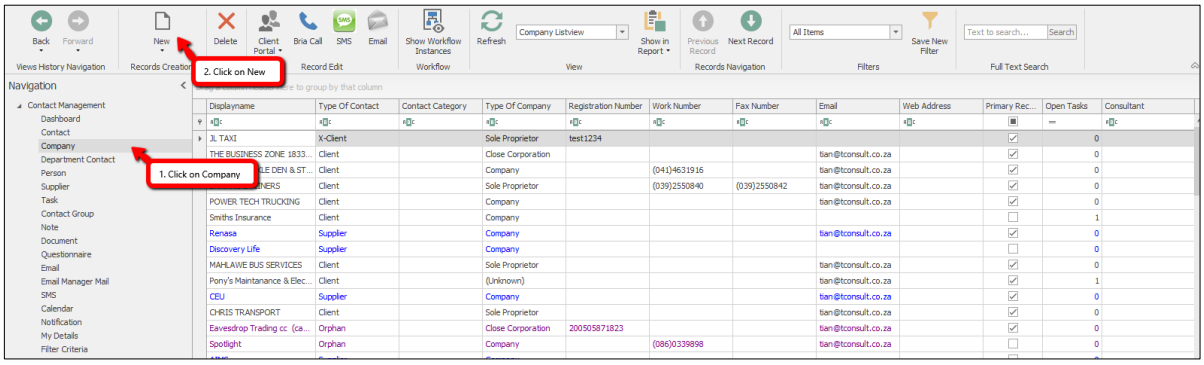
Questionnaires

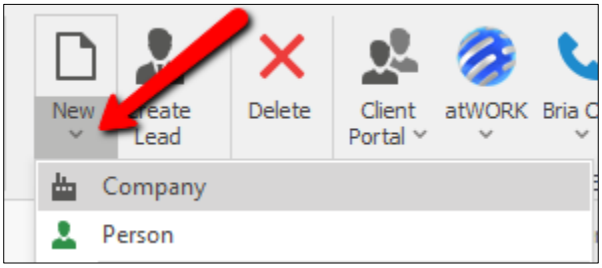
Questionnaires can be selected on all views provided it has been setup by the Administrator.

Please refer to the section on Questionnaires.

New Company record

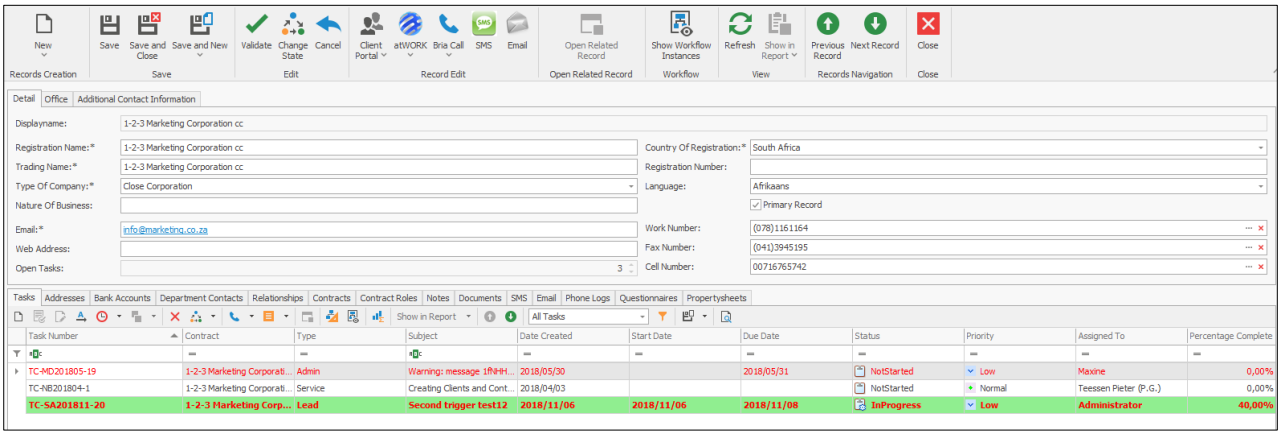
- On the 'Navigation' bar select Company and click the 'New' button, or
- From any list view, click the down arrow of the 'New' button and select 'Company'.





- This will open the new Company dialog.
- The Company detail view is very similar to the Person detail view. Ensure you have read and understood the sections relevant to Person.

Company Detail



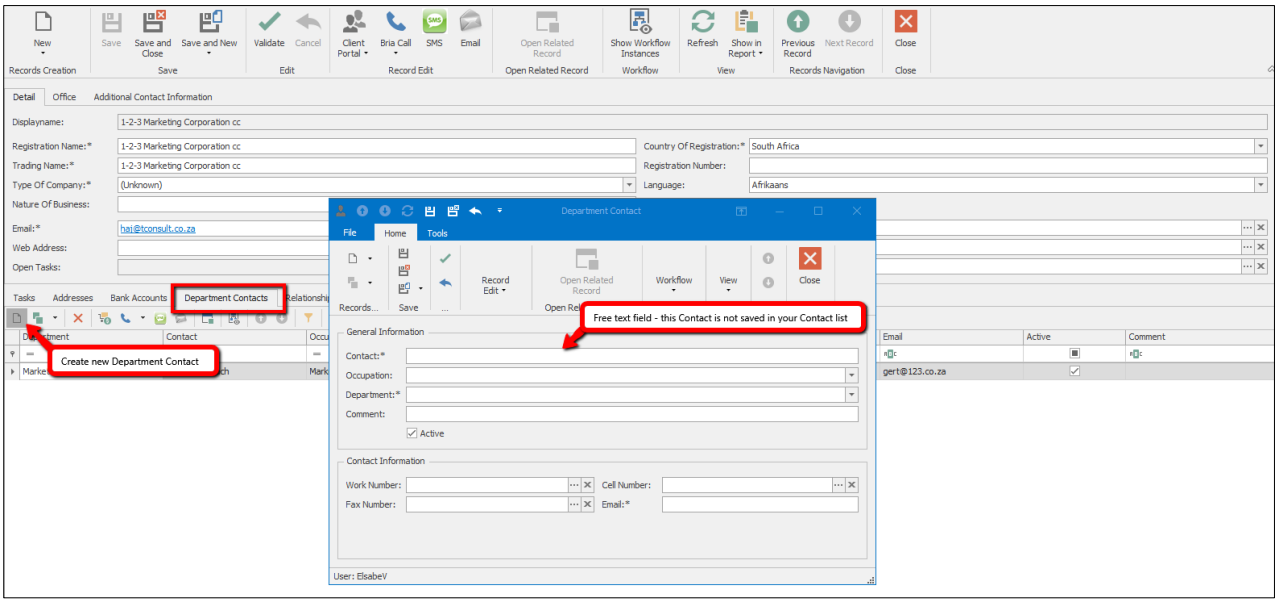
Fieldname	Description	Required
Displayname	The same as the Trading name and will automatically be populated from the Trading name.	✓
Registration Name	Company registration name.	✓
Trading Name	Name used for trading. It will default to the Registration name.	✓
Type of Company	Select from a list of pre-defined company types.	✓
Nature of Business	Indicates the industry the company operates in.	
Email	Primary email to be used for contacting the client via email. This field is hyper-linked and will launch your default email client application. This address is also used as default when sending email directly from the Application. Note that an email address can also be set up within Department Contacts.	
Web Address	The web address for the company. This field is also hyper-linked and will open the address in your default browser.	
Open Tasks	Read-only field displaying the total tasks linked to this record that has not yet been closed.	
Country of Registration	Default to South Africa, but you can select from the list of countries.	✓
Registration Number	Company registration number. Once populated it must be unique throughout the database.	✓
Language	Select applicable language from a list. This allows you to communicate with the Company in their choice of language.	
Primary Record	Select if this Company is the primary contact you deal with.	
Work Number	Company telephone number.	
Fax Number	Fax number for the company.	
Cell Number	Cell phone number is used for SMS services.	

- The 'Office' tab on Company is the same as for Person, but with detail relevant to a Company.
- 'Additional Contact Information' is the same as for Person.

The same tabs as for a Person record apply to Company with the addition of Department Contacts.

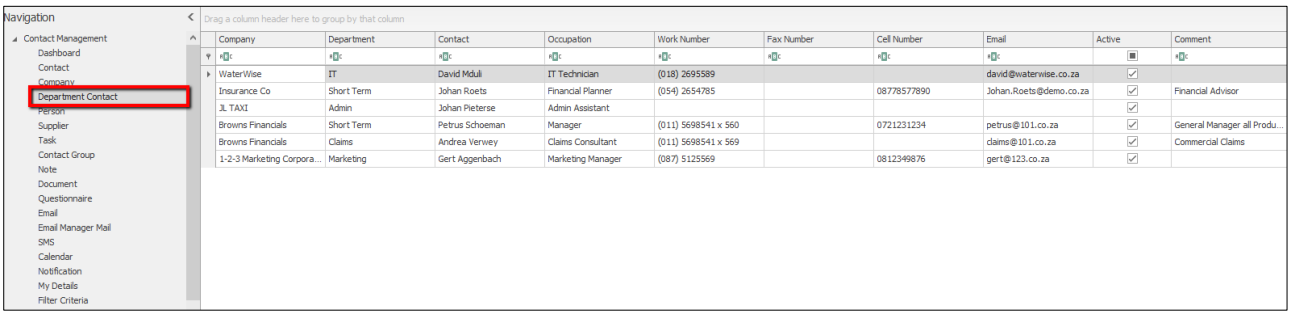
Department Contacts

Use this data to capture contact information for people working at a company without having to capture a person record and setting up a relationship of employer/employee between the company and the person:



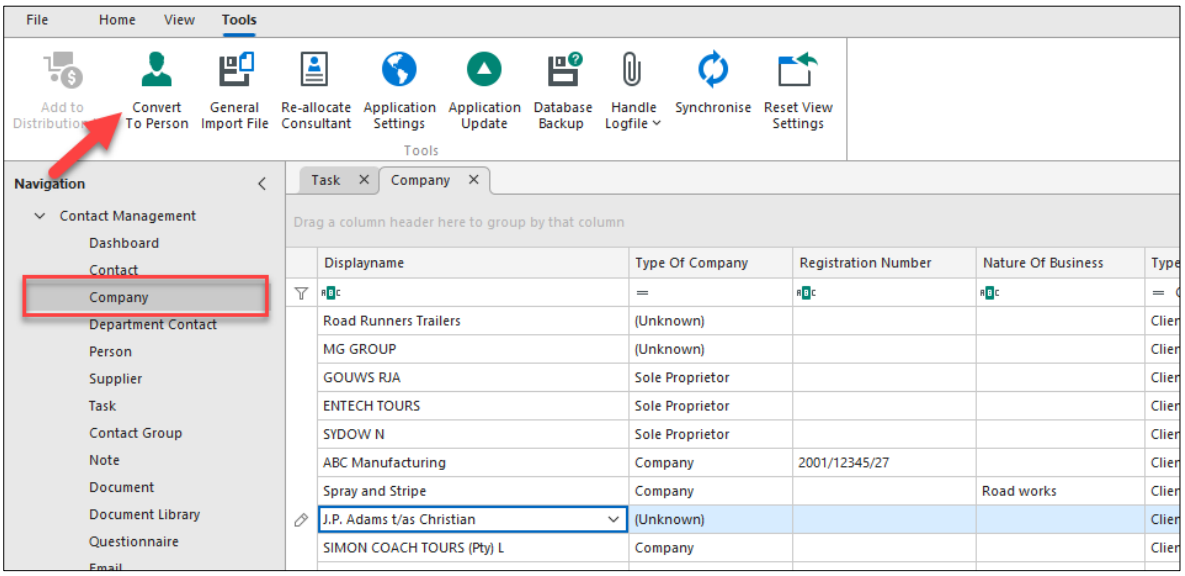
Fieldname	Description	Required
Contact	Capture the name of the contact. This will not create a contact record in the database.	✓
Occupation	Select from a predefined list of occupations.	
Department	Select from a predefined list of departments.	✓
Comment	This is a free text field to enter applicable comments.	
Active	Select if this record is Active or untick when record becomes in-active	
Work Number	Telephone number of the person.	
Fax Number	Fax number of the person.	
Cell Number	Cell number of the person.	
Email	Email address of the person. This field is hyper-linked and will start the default email client when selected.	

Easy access to all Department Contacts from the Navigation Pane:

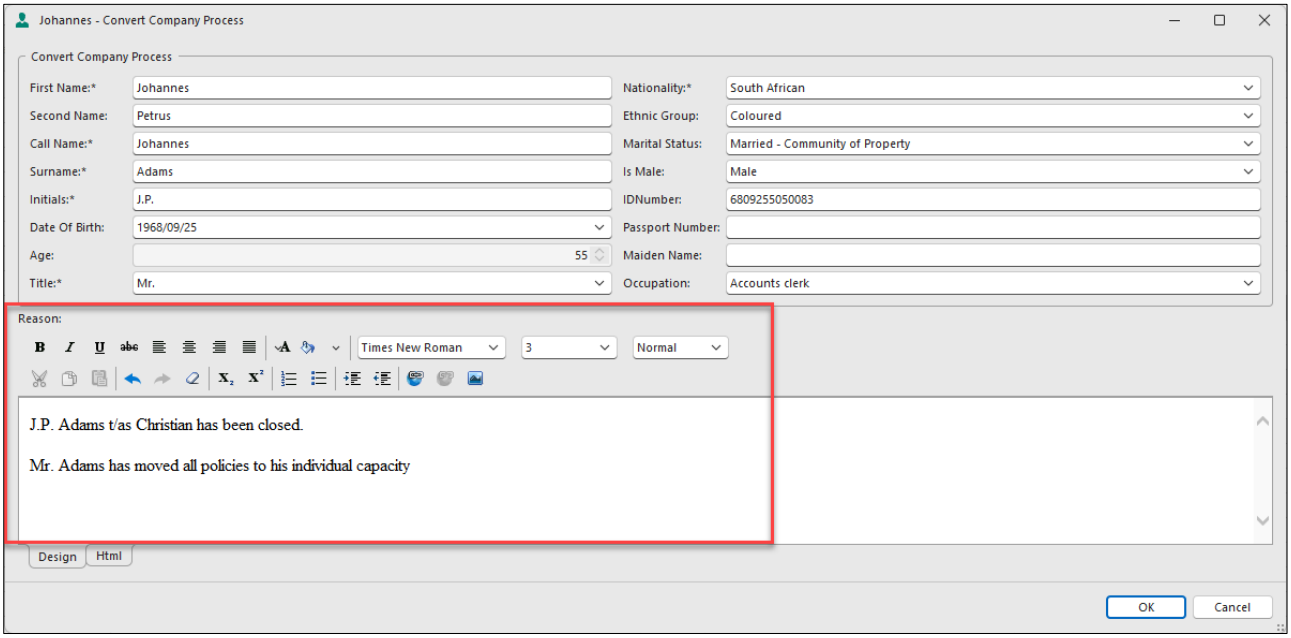


Convert Company Record to a Person Record

A Company record can be converted to a Person record by using the “Convert to Person” action.

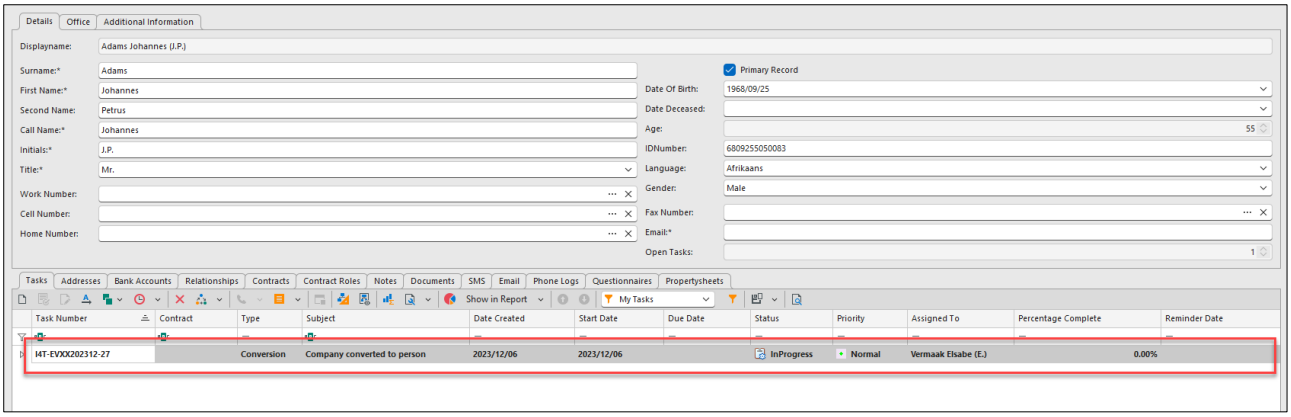


Capture the Person information as complete as possible.



Enter the reason for this change.

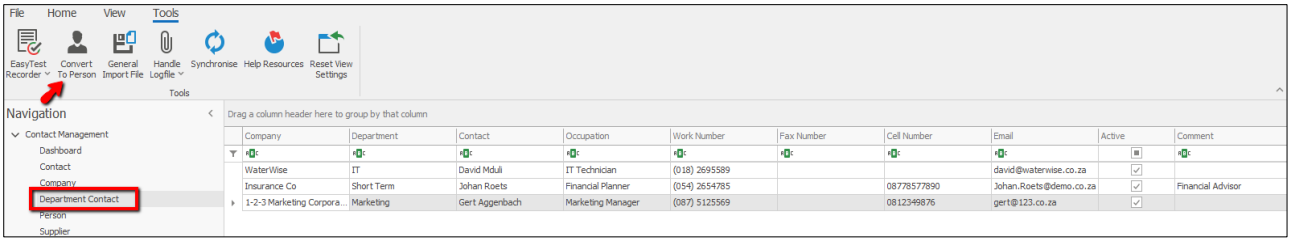
The Person record has now been created with a task assigned to the user who initiated this action.



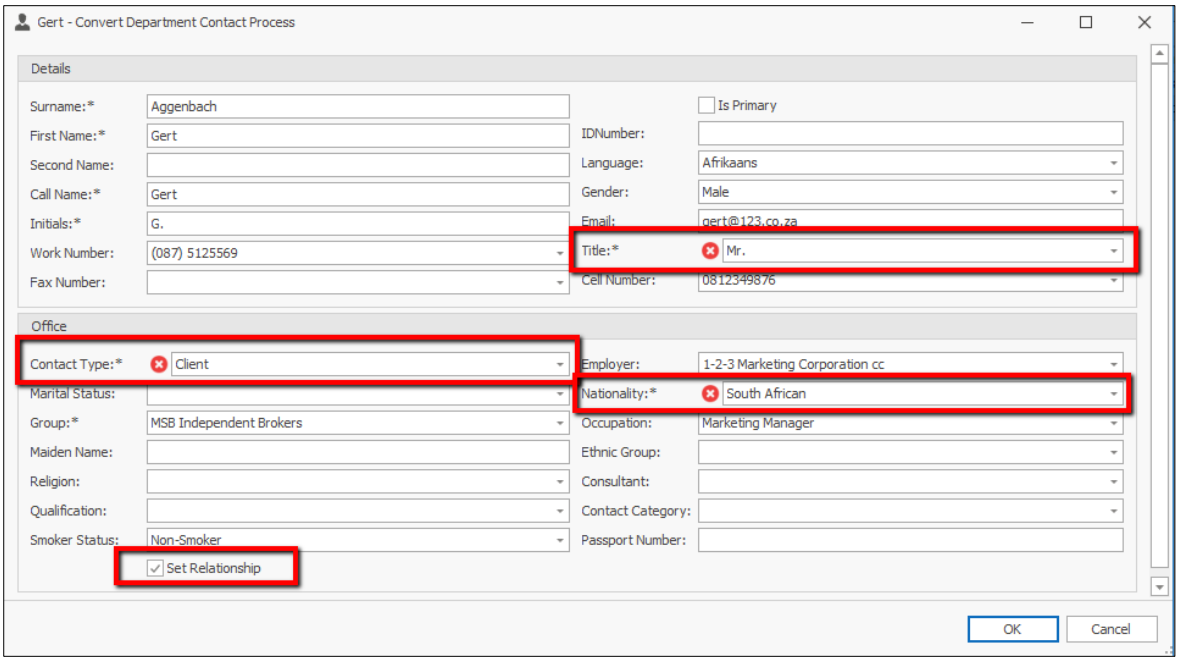
Convert Department Contact to Contact record

Use ‘Convert to Person’ action should a Department Contact become a client, dependant, beneficiary, etc instead of recapturing your information.

Select the relevant Department Contact and navigate to the Tools tab to access the Convert to Person action:

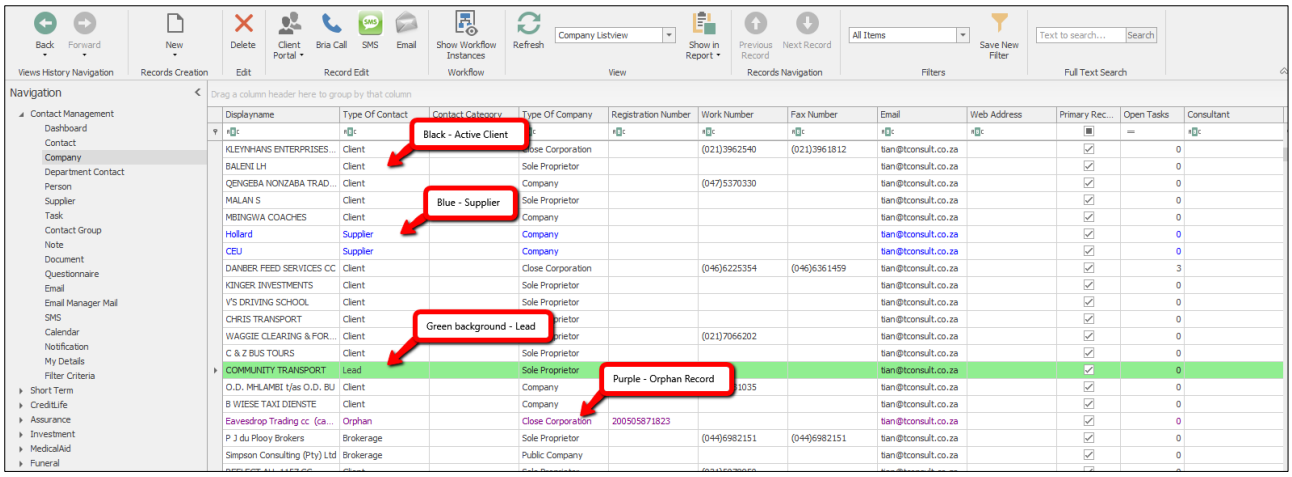


Make sure you complete the additional compulsory fields for this record to be created.



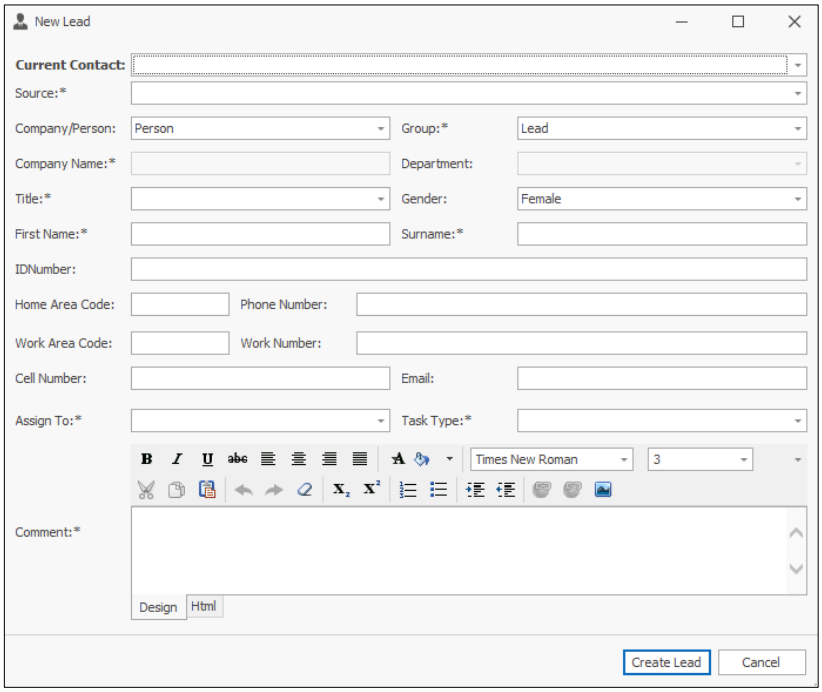
Use of colour and grouping

- In the application, certain elements are presented using distinct colours and contact type is one of them:
  - Purple – Orphan record
  - Green – Lead
  - Black – Active client
  - Blue – Supplier



Create a New Lead

On the Action bar, you will find the 'Create Lead' icon. This function allows you to capture minimum details of a person and assign the lead to the Consultant who will take further action:



Once captured, the application will automatically add this person detail to your contact list and colour code this record green for ease of reference.

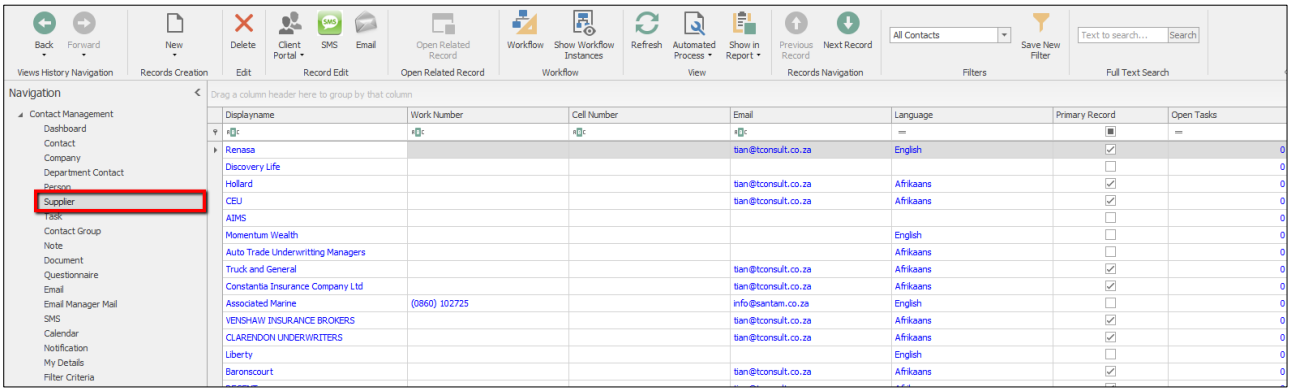
Please note that the 'Assign to' on a new Lead will also generate the Consultant record on the Contact.

A Task will also be generated for the person to whom this lead has been assigned to take further action.

Supplier

Supplier shows all Company / Person records which have been captured with the contact type of 'Supplier'.

Easy access to all Suppliers via the Navigation Pane:



Document Management

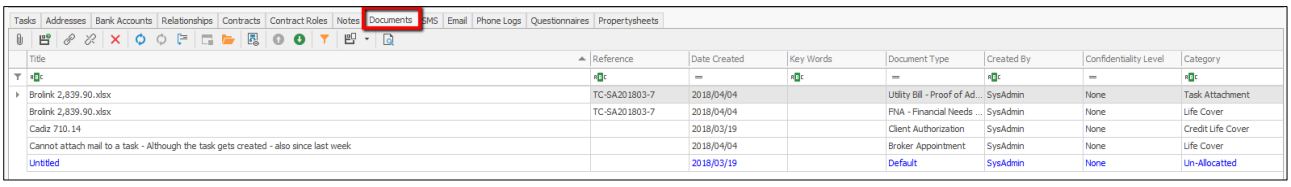
Documents are stored either in the Database or Network.

This is determined and setup by your System Administrator on the Document type.

New Document from system area

You can add a new document from any area in the application using the action items where the Documents tab is available or by using the Insure Add-in on Outlook.

- use the various action buttons on the Action bar or,
- select to drag and drop a file directly from your computer onto the document area or,
- create a new document from the document library or,

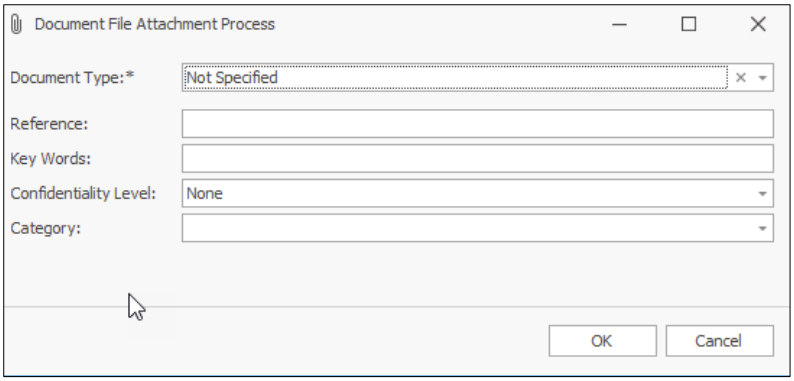


Select from the Action bar:

Add from file which will open your File explorer

Complete the relevant information on the Document file attachment process.

The saved document will automatically be linked to Contact, Contract and/or Task depending on where you create the document.



Document type can be configured to default to a specific Category with or without an expiration date. This is set up by your System Administrator.

Selecting OK will divert to your File Explorer to link the relevant file.

Save As - save file to your local computer

Link file from the Document Library

Unlink file from Client record

Convert document to selected document type

Location where document is stored is determined by your System Administrator and set up by Document Type. Documents can be saved on Database, Network root folder, SharePoint or Azure cloud.

Change document affiliations

Open selected document

Export document list in various formats

From Insure Add-in

Refer to *TC Insure Add-in Quick Guide*

Individual Documents

Documents attached to an email can be saved individually

Refer to *TC Insure Add-in Quick Guide*

Task Management

Task Management is one of the most prominent features within the application. All processes in the application can be linked to tasks, one way or the other.

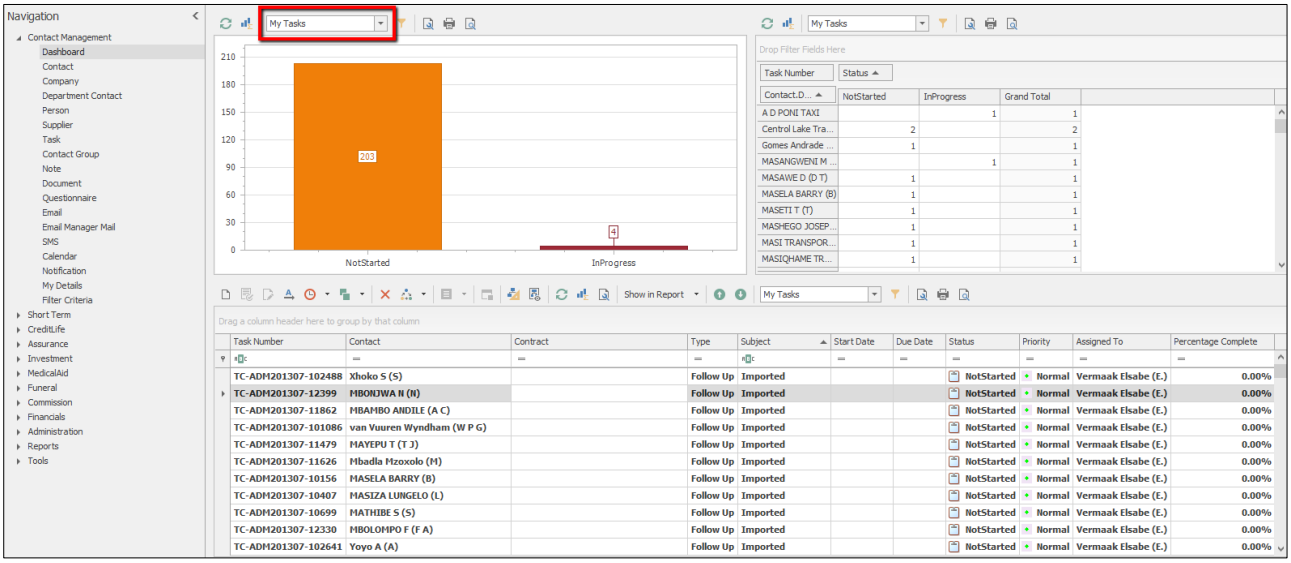
A task can be defined as a unit of work that needs to be performed by a user for a client on one of the client's contracts.

Task type (*typically an indication of what your instruction or reason is for creating a task e.g., New Business*) and Task log types (*actions performed on these specific tasks e.g. Policy issued)* are linked and assigned to a Team to create a workflow for that specific action.

Automated processes, workflows, online forms, and round robin are enhanced features that can be utilised to manage tasks within your business. Please contact your TC Consultant for more information.

Dashboard

Tasks can be managed from your Dashboard. The dashboard is the default view when you log onto the application. All tasks assigned to you are summarised and accessible on this view:



Use the pre-defined filter drop-down boxes to show the required data:

Filter	Action
My Tasks	Will display all tasks of the current user signed in.
My Due Tasks	Will display all due tasks of the current user signed in.
My Task Reminders for Today	Will show all due tasks for that day for the current user signed in.

Create a New Task

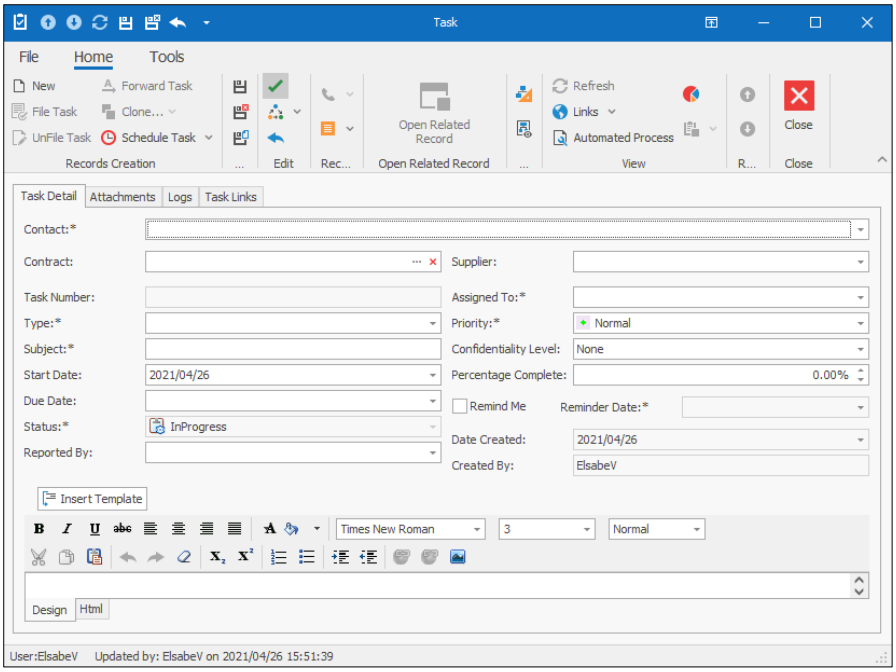
Tasks can be created from 4 separate areas in the application:

1. Navigation Pane
2. Contact detail view
3. Policy / Contract detail view
4. Email

When creating a task from the Navigation Pane you will be required to select the Contact as well as policy / contract relevant to the task. When you create the task from Contact, the client record will automatically default to the record you are currently on. The same applies for when you create a task from Contract, both the client and policy/contract will automatically be selected.

Task Detail

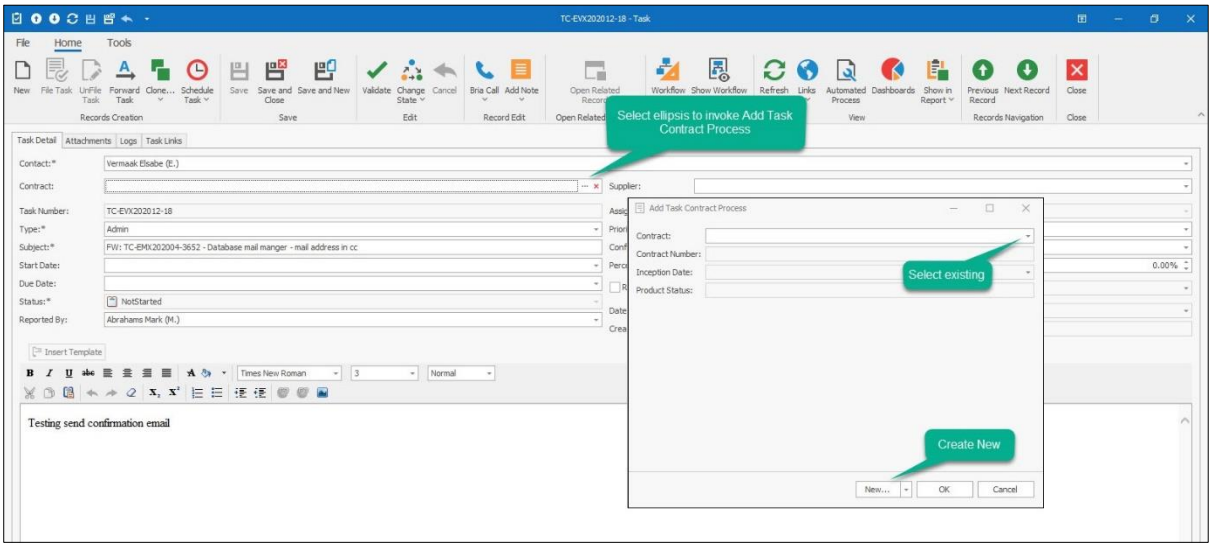
When creating a task, you need to enter all relevant details to the task, but when you use Insure Add-in, the detail is populated via the wizard:



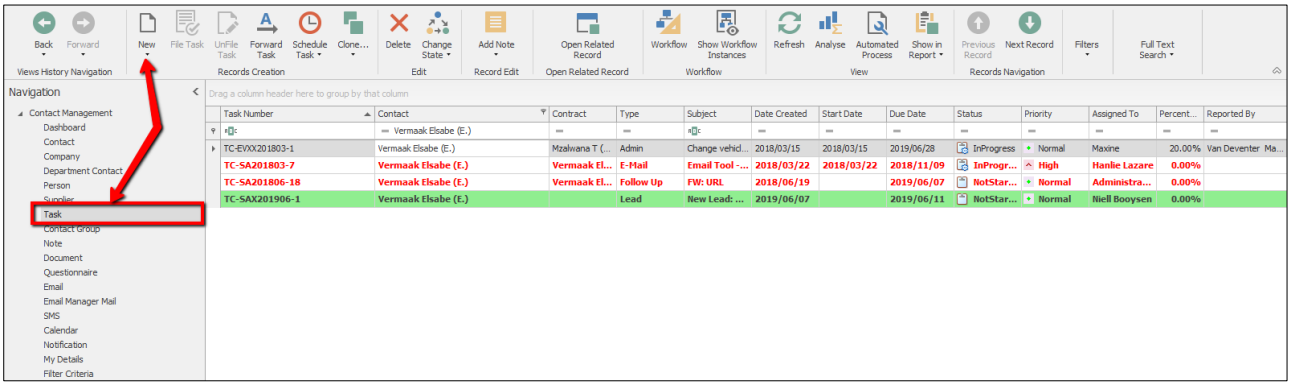
Fieldname	Description	Required
Contact	A task must always be linked to a contact or owner. Tasks are performed for a client.	✓
Contract	You can optionally link a task to a contract, e.g., if you need to perform a task pertaining to a specific short term policy, then you can select that specific short term policy.	
Task Number	Auto generated using abbreviations as defined on the user setup. Task numbers are useful for references to other parties.	✓
Type	Select from a predefined list of Task types. The administrator can amend this list.	✓
Subject	Specify descriptive and relevant subject for the task.	✓
Start Date	This date is automatically populated when the status of this task changes from open to in-progress.	
Due Date	The expected date when this task should be completed.	
Status	Task status will default to Not Started. Other statuses are: In Progress, Deferred, Waiting for someone else and Completed. When changing the status of a Task, the application will automatically create a change log indicating the change of status. When a task has been completed, the task will automatically be re-assigned to the creator of the task who will then receive a notification that the task has been completed. The creator is the only person that can then 'file' the task.	
Reported By	The person who reported something relevant for a task to be generated	
Supplier	Supplier will auto populate when Contract is linked	
Assigned To	A task can only be assigned to a user on the application. The user will receive an email notification of the assignment.	✓
Priority	There are three priorities: Low, Normal, High	

Confidentiality Level	This level sets the control of user access to a task. Be careful not to assign a task to a user with a lower clearance level than that of the task.
Percentage Complete	Use this to indicate progress. It can be useful for reporting purposes.
Remind Me	Select this option to allow you to enter a reminder date and time. Reminders will pop-up on your home view with the notification interval as set on your user profile
Reminder Date	Set the date and time for the reminder.
Date Created	Auto generated based on the date and time when the task was created
Created By	Set to the user that created the task
Task Body	Detail describing the task that needs to be performed. You can type the detail, copy and paste or populate via Insure Add-in
Attachments	You can link any number of documents from the document library as attachments to a task, e.g. if a client sends you an email instruction to amend certain risk details on his short term policy, you can paste the body of his email onto the task body and attach the original email as an attachment to the task.

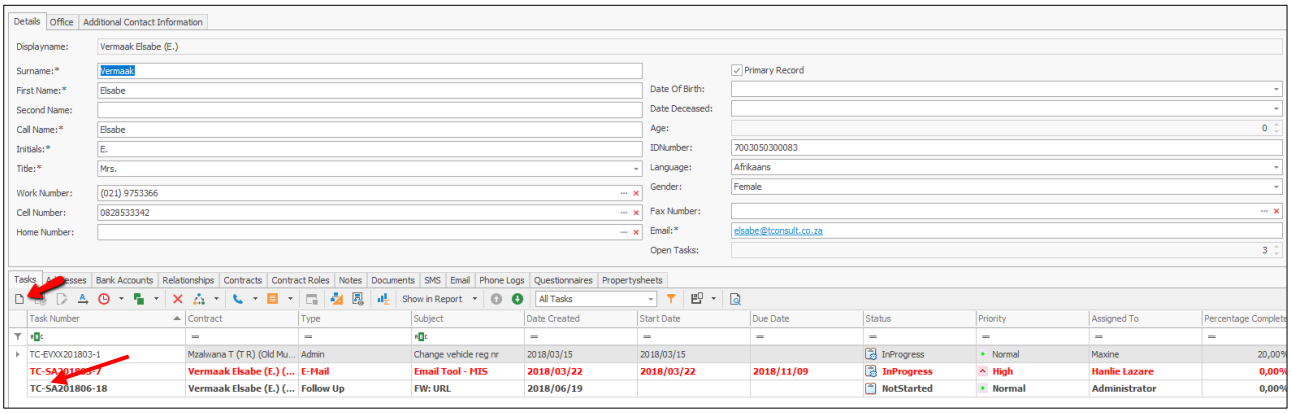
The ellipsis on Contract will invoke the 'Add Task Contract Process' which will allow you to either link an existing Contract or create a New Contract from Task.



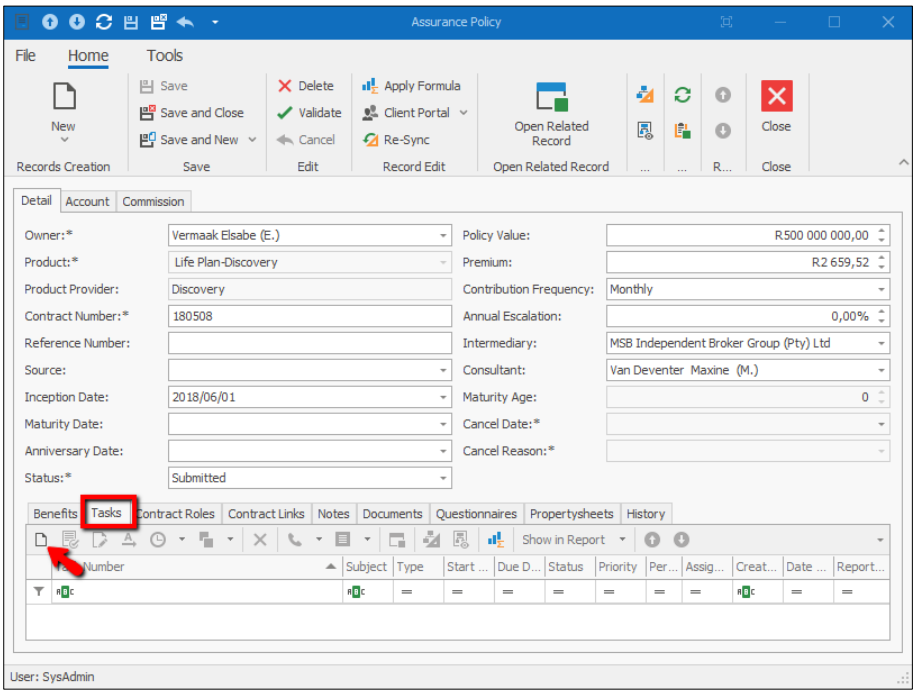
From the Navigation Pane



From a Contact



From a Contract/ Policy



From your email (Insure Add-in):

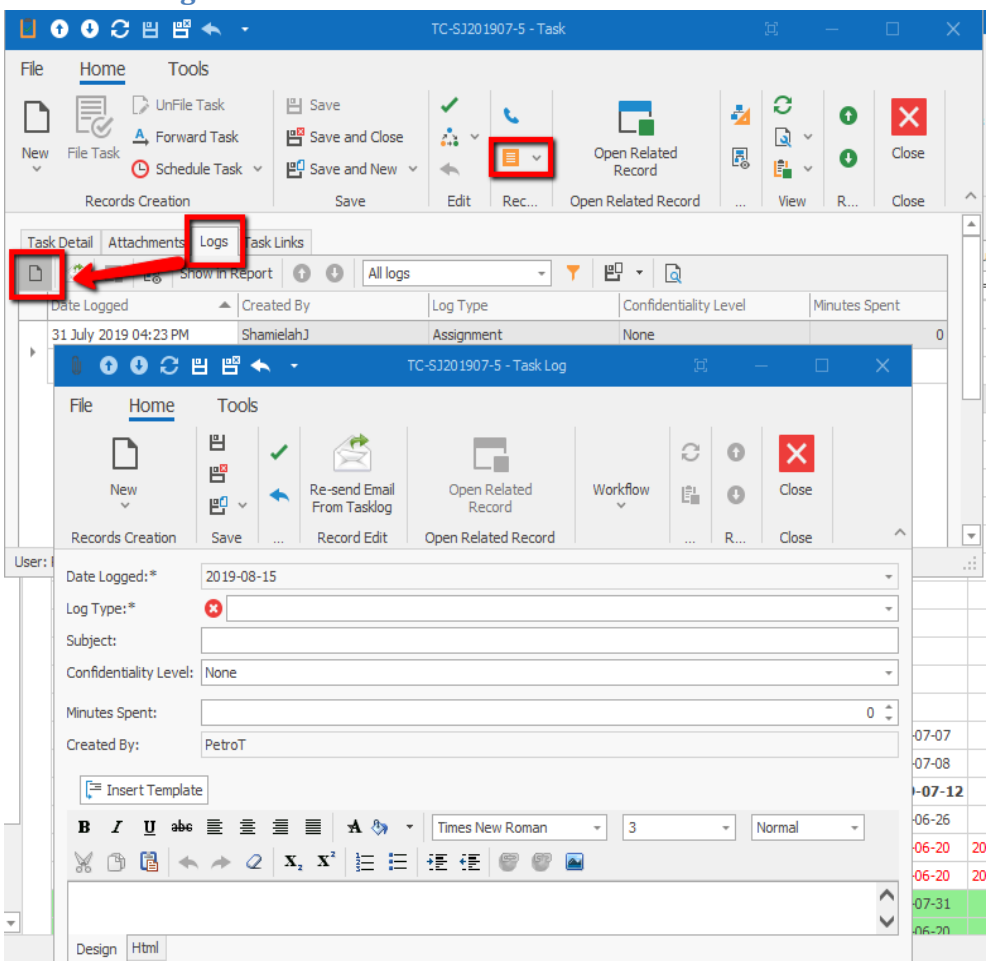
Refer to *TC Insure Add-in Quick Guide*

Task Logs

Task logs are used to track the progress of a task from inception to completion. Some of the log entries are automatically generated, e.g., when the task status changes, or the task has been re-assigned.

Task logs can be created by selecting Logs > New or Add Note or using Insure Add-in:

From Task log on Task

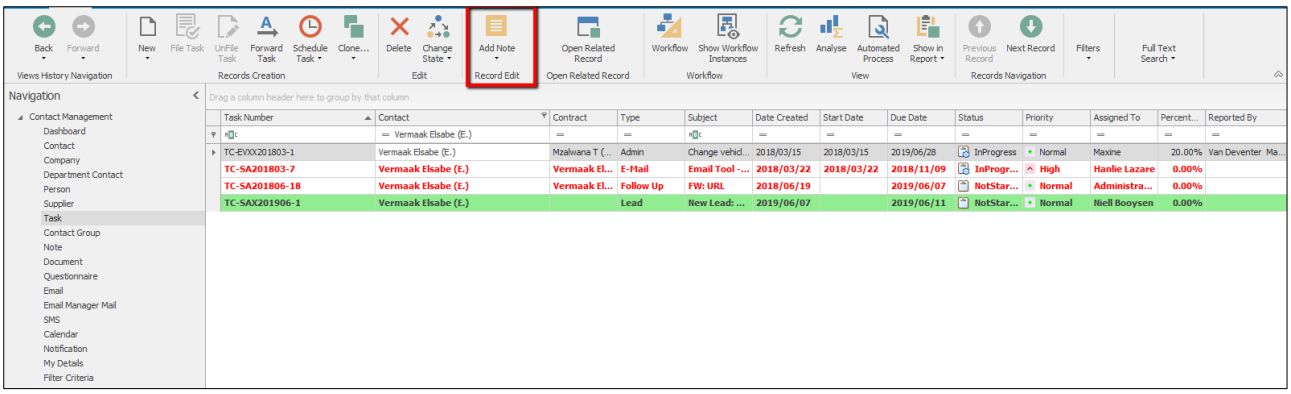


Fieldname	Description	Required
Date Logged	Auto generated based on current date	
Log Type	Select from the drop-down list of task types.	✓
Subject	Enter a subject as easy reference to the body of the task log	
Confidentiality Level	This level sets the control of user access to the log.	
Minutes Spent	Can be used to track time spent as the task progresses.	
Created By	Set to the user that creates the log	
Message Body	Free text field to capture information or a progress message.	✓

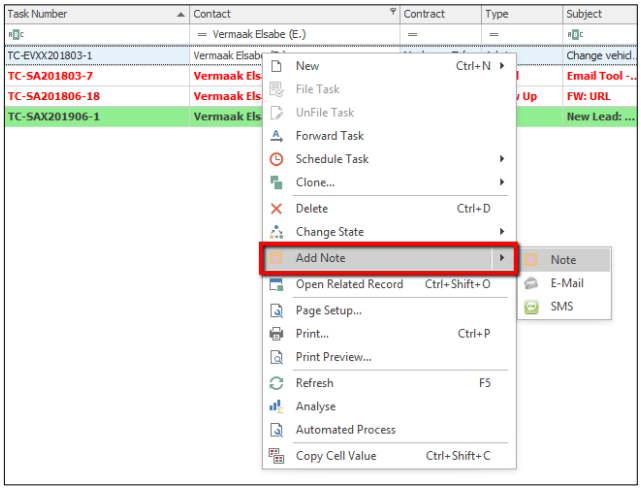
From Add Note Action

In the Task list view, you can create a task log on an existing task, using ‘Add note’.

Select the relevant task and click ‘Add Note’ from the Action bar



or right click on the task and use the fly out menu for 'Add Note'.



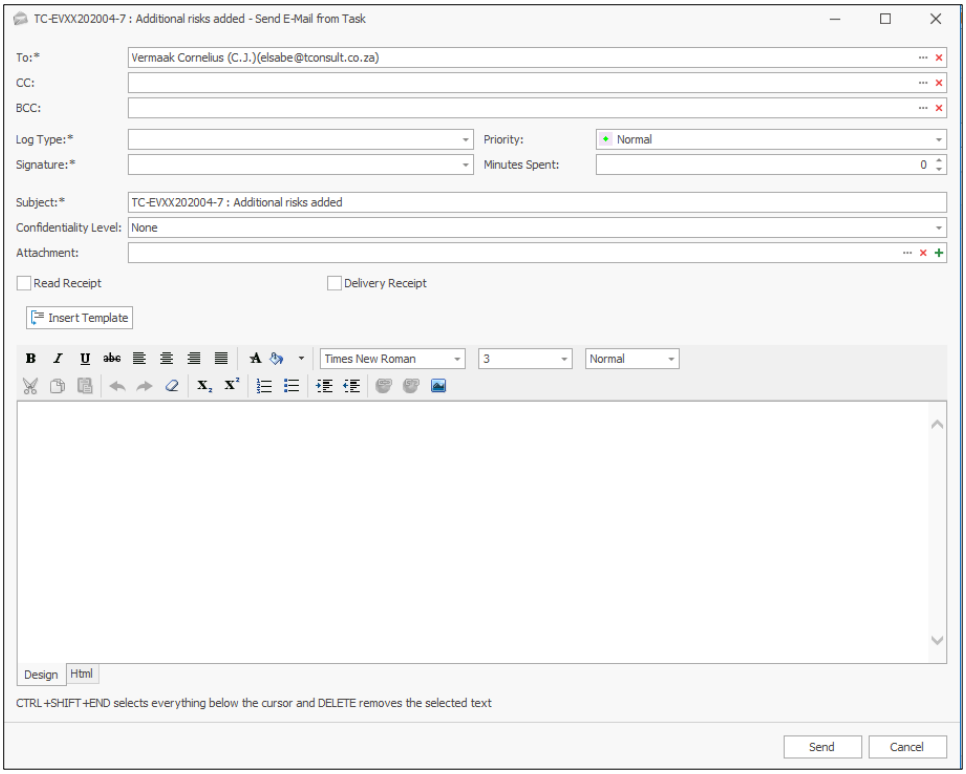
Note

Create a task log without having to open the task. Same detail view as new task log.

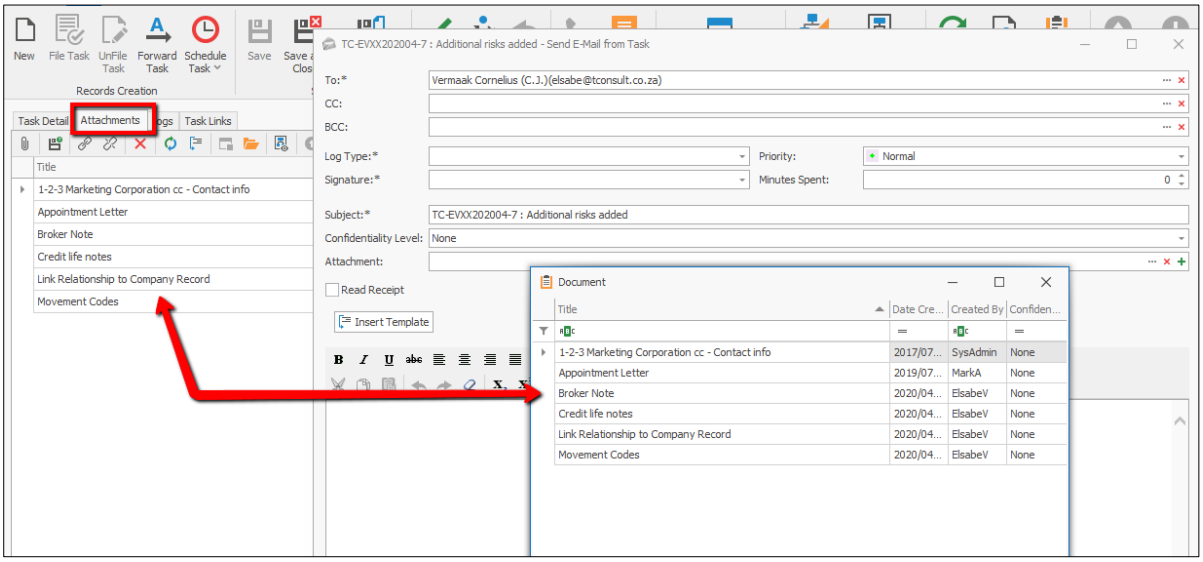
Email

Email sent from a task will automatically be logged as a task log and be visible in your Outlook sent items.

Email address defaults to the email address captured for the selected Contact and Subject defaults to Task's subject line. Both can be edited.

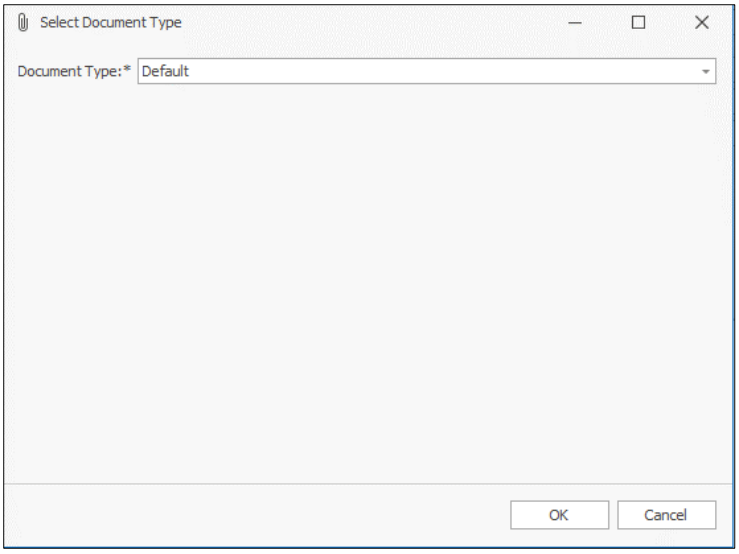


Attach any document saved on the Task, or



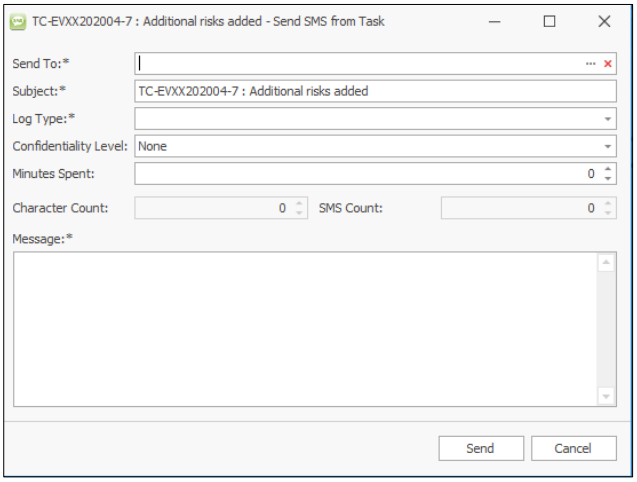
Attach document from your computer:

First select the applicable document type, then browse to your computer by selecting OK.



SMS

When selecting SMS, the cell number defaults to the cell number captured for the selected Contact.



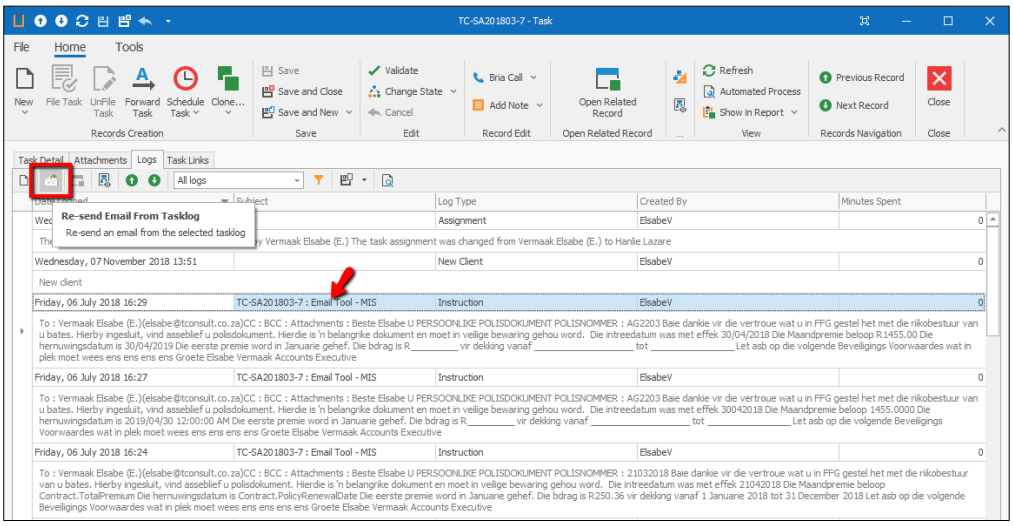
The SMS message will automatically be saved as a task log.

From Insure Add-in

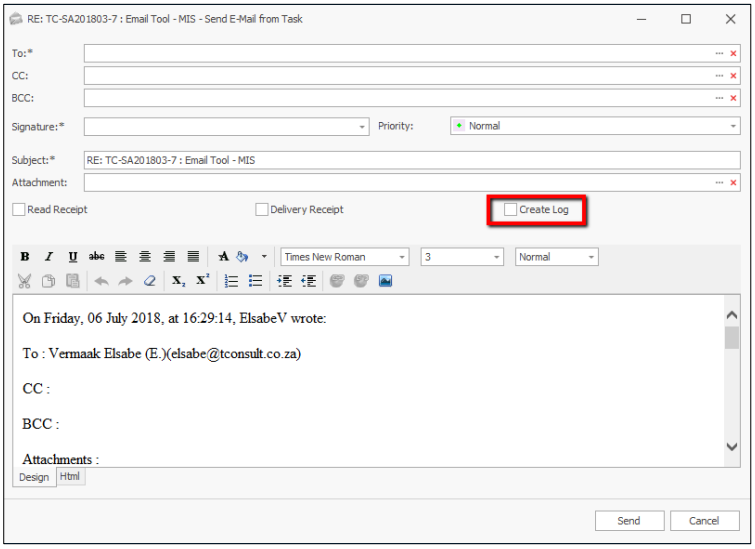
Refer to *TC Insure Add-in Quick Guide*

Re-send an email from task log

An email previously sent from the task log can now be re-send from the same log.



You have the option to save this “re-send” email as a task log



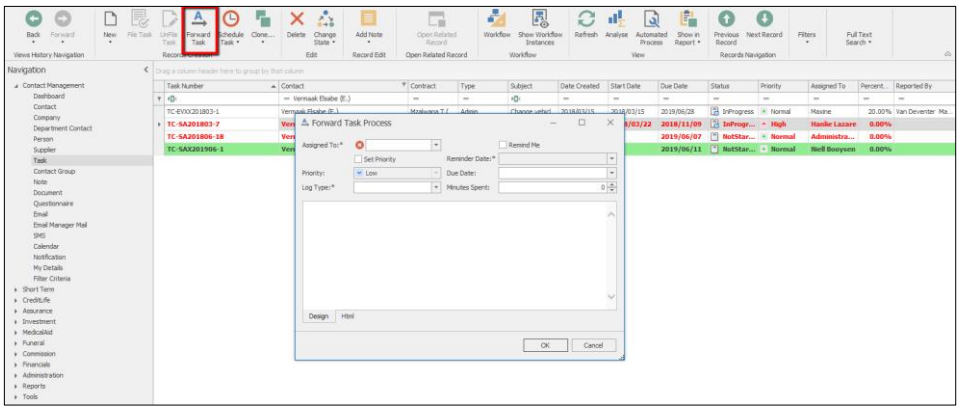
Task Attachment

Attach email to task using the Attachment action on Insure Add-in.

Refer to *TC Insure Add-in Quick Guide*

Forward Task

A task can be forwarded to any person at any given time:

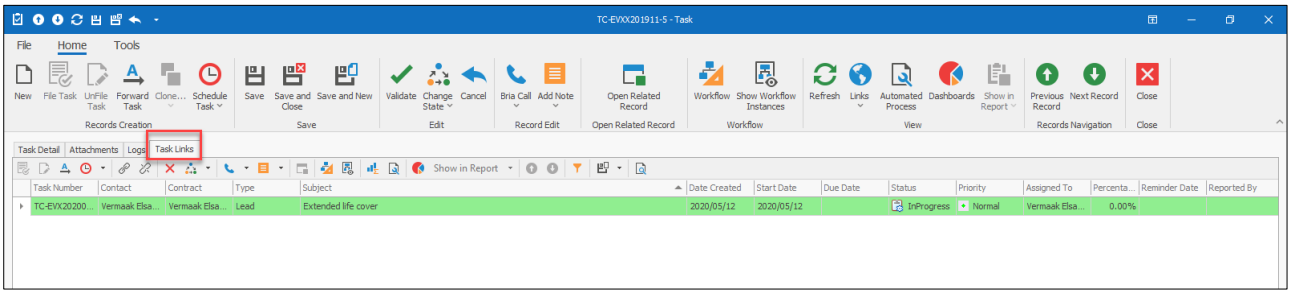


Note that a text template assigned to the task log type will auto populate when the specific task log is selected.

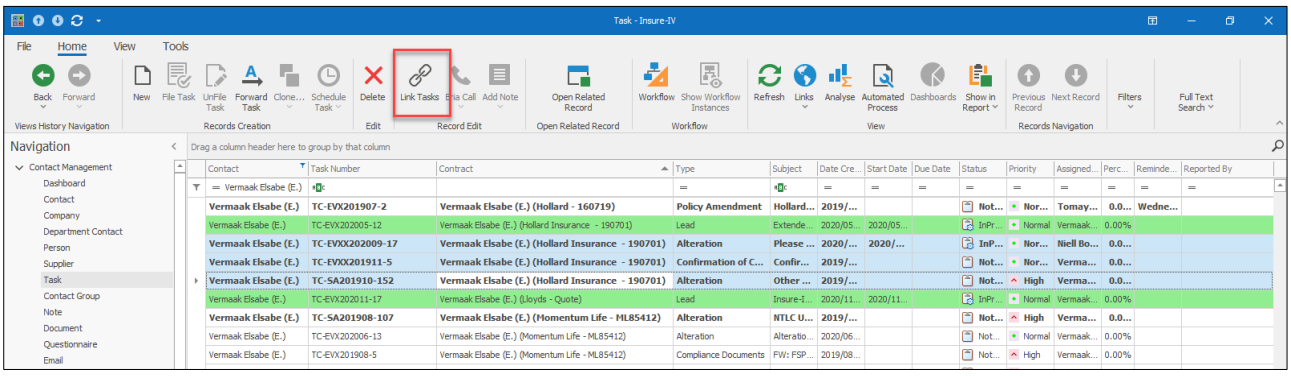
Please note: 'Remind me' and 'Reminder date' fields are relevant to the person this task is assigned to and not to the person assigning the task or task log.

Link Task

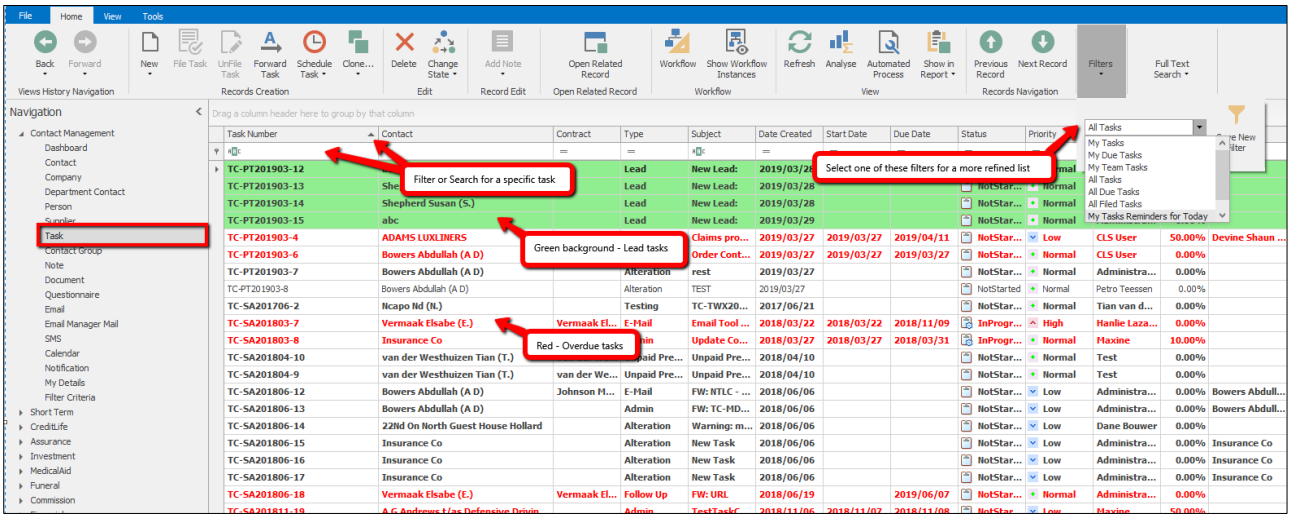
Link relevant tasks to one another for easier reference.



Use 'Link Tasks' action to link multiple tasks to a main task.



Task List



The task list view can be used to track all tasks in the application:

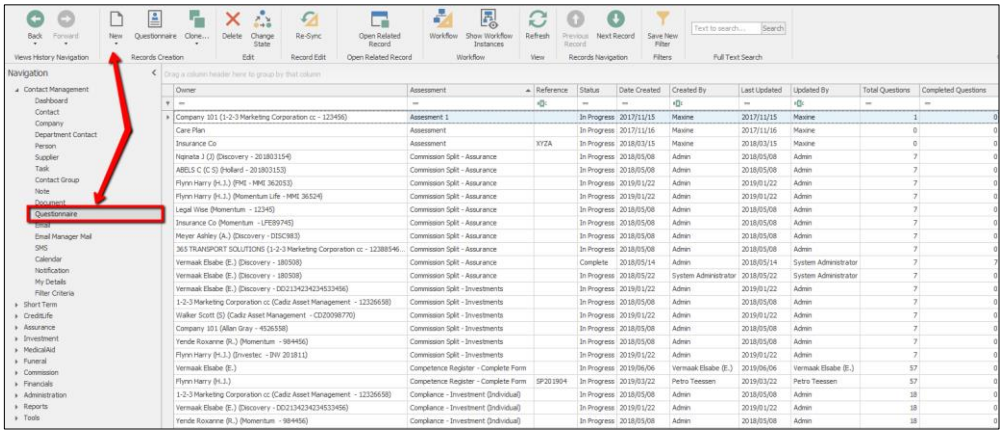
- Group, sort and filter tasks based on pre-set filters or by using the filter row.
- Select multiple rows and choose to print one of the task reports.
- Use the Analysis tool for further reporting / analysis of tasks.
- Use the export functionality to export to Excel or other applications.

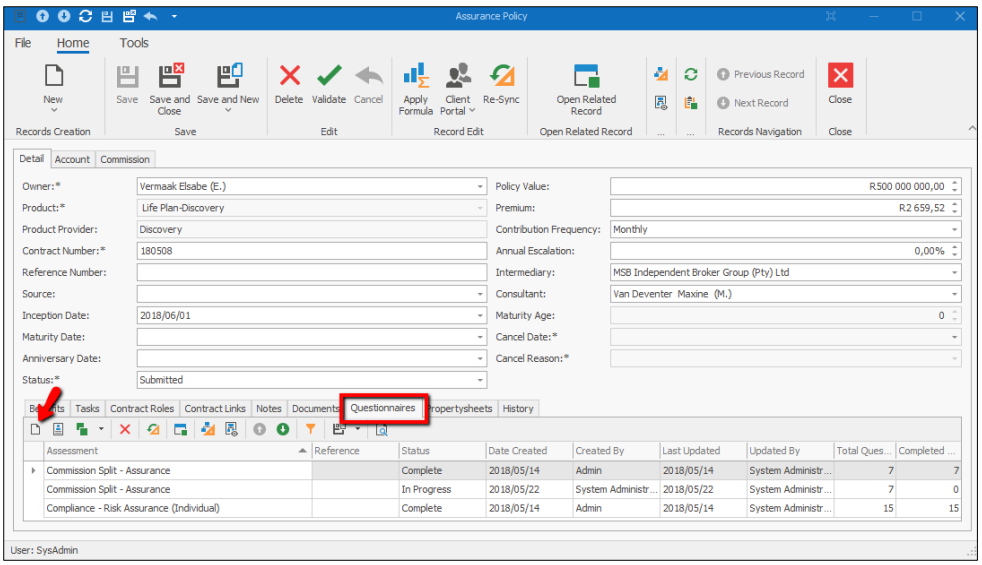
Questionnaires

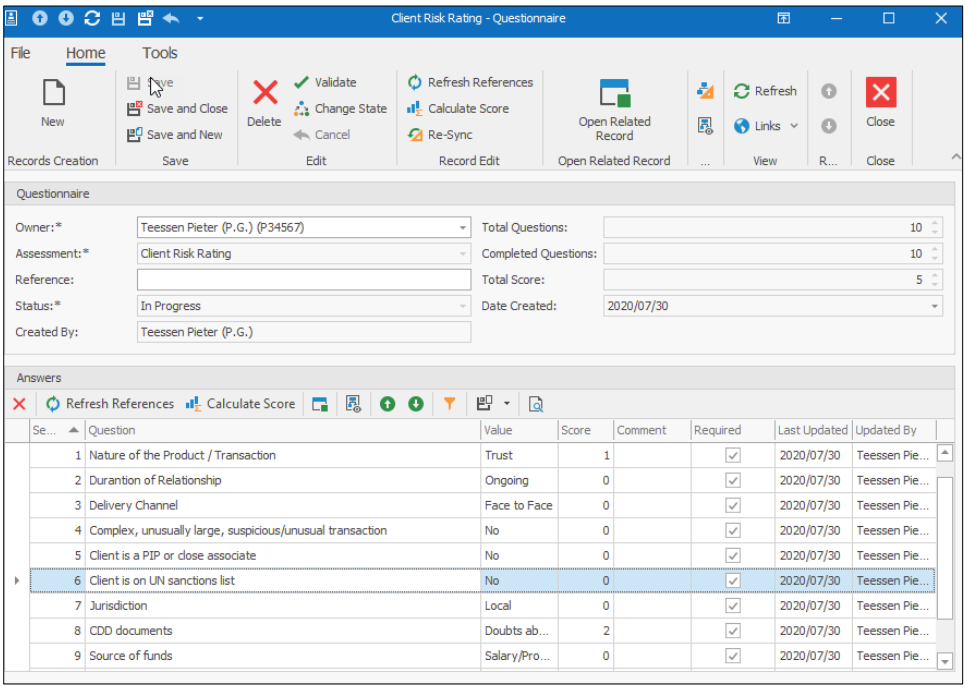
Questionnaires are typically a list of requirements or questions relevant to a specific topic on a record and accessible throughout the application, e.g., Client Needs Analysis.

Questionnaires will be setup by the System Administrator.

You may select to complete a new questionnaire from the Navigation Pane or directly from the relevant area:







Score will be calculated automatically if a value is applied to the question.

Bria Call

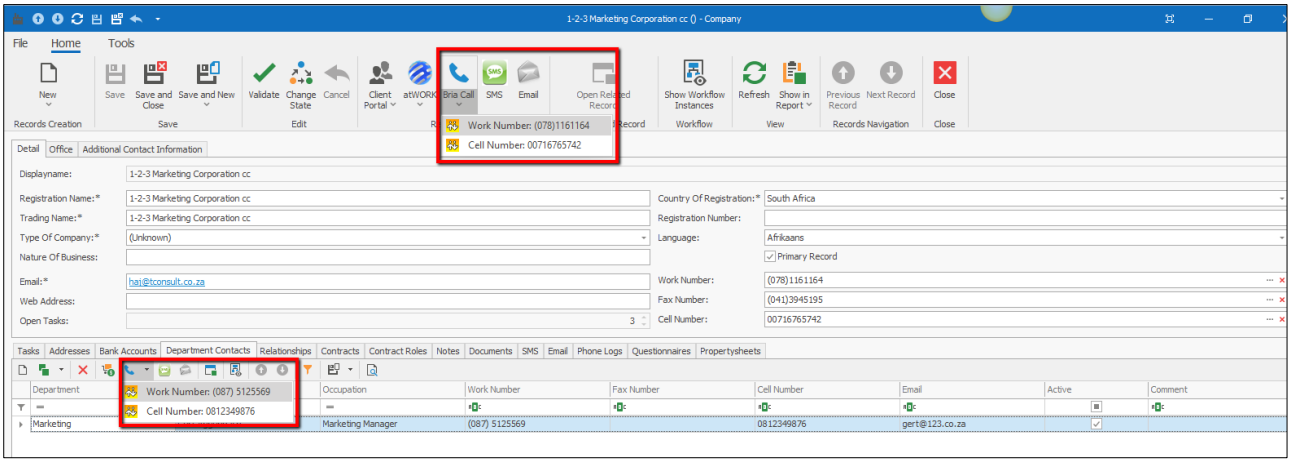
Bria Call is only available to users using the Bria softphone solution.

Please note that no task logs are automatically saved in the application yet.

Contact your client using 'Bria Call' from specific areas within the application:

- Contact
- Company
- Person
- Task
- Department Contacts

Simply click and dial:

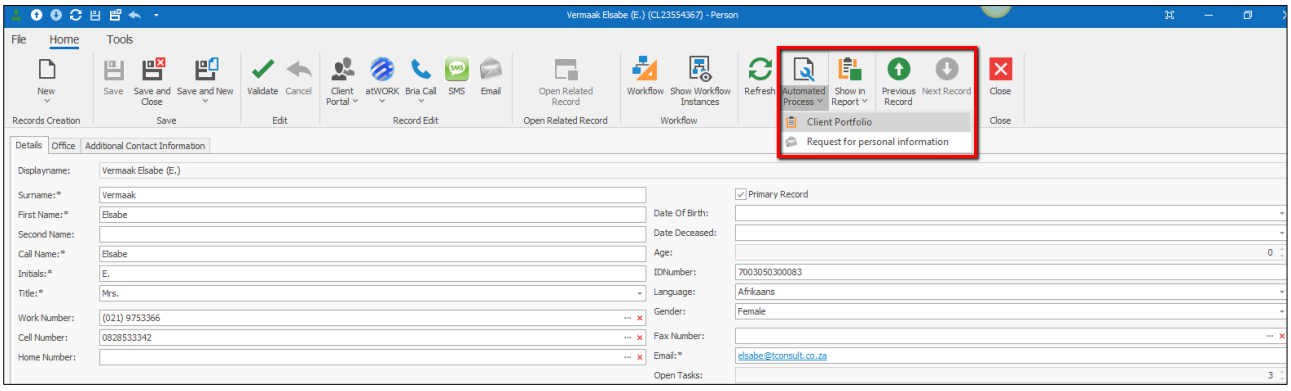


Automated Processes

Data processing can be a time-consuming task depending on the complexity and volume of data.

The Automation feature allows you to manage your time by distributing data in bulk to multiple clients using pre-populated reports, emails, SMS and files.

You will notice a new icon on the toolbar when an automated process applies to that specific application area.

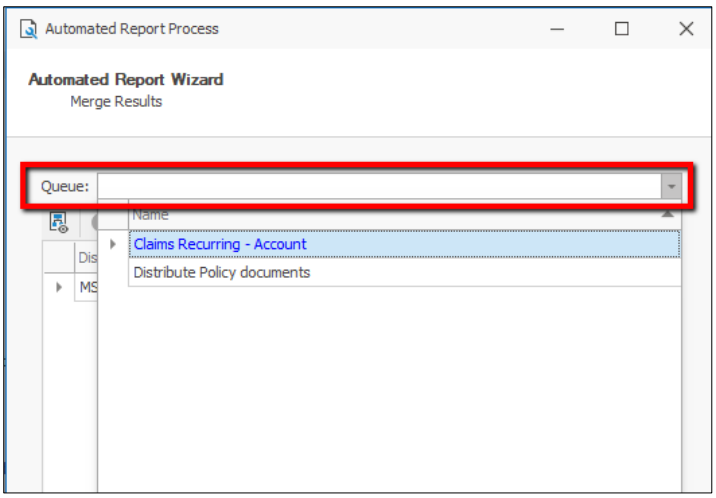


Select the automated process and follow the Wizard.

Automated Process queue

An automated process can be queued to action the process and distribute its content in batch mode, i.e., at a more convenient and effective time. The process queue can also be setup as a recurring instance. Automated processes and queues will be setup by your System Administrator.

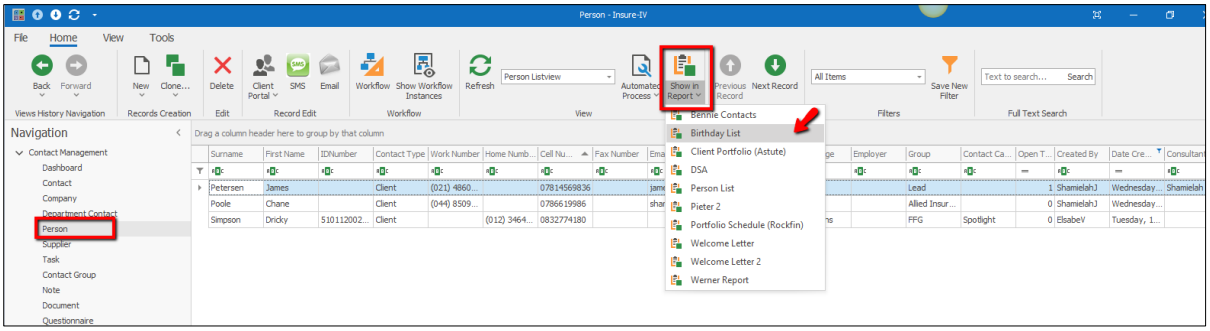
Select the applicable queue item on the wizard when initiating the automated process:

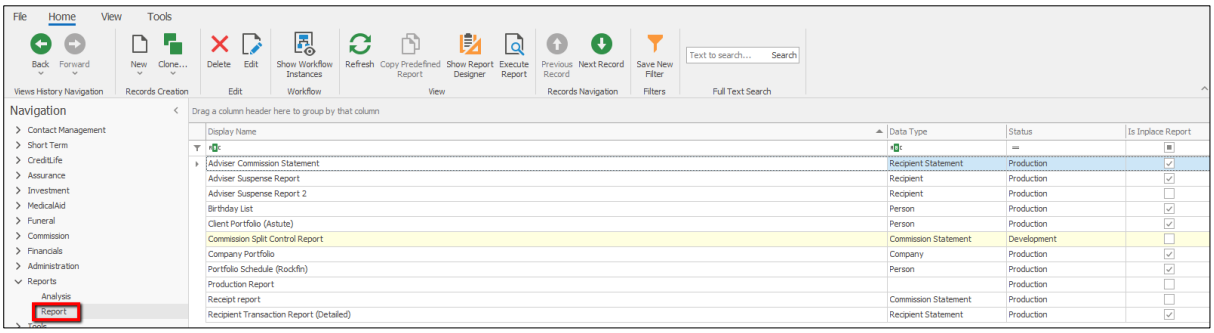


Reports

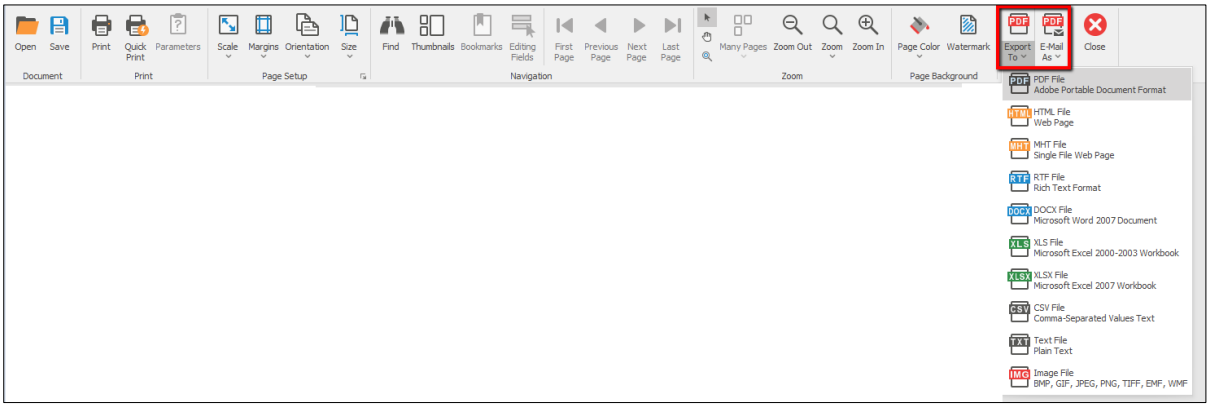
Reports are designed by your System Administrator on request and made available for easy use.

Use ‘Show in Report’ on the action bar or navigate to ‘Reports’ on the Navigation Pane to access your reports.

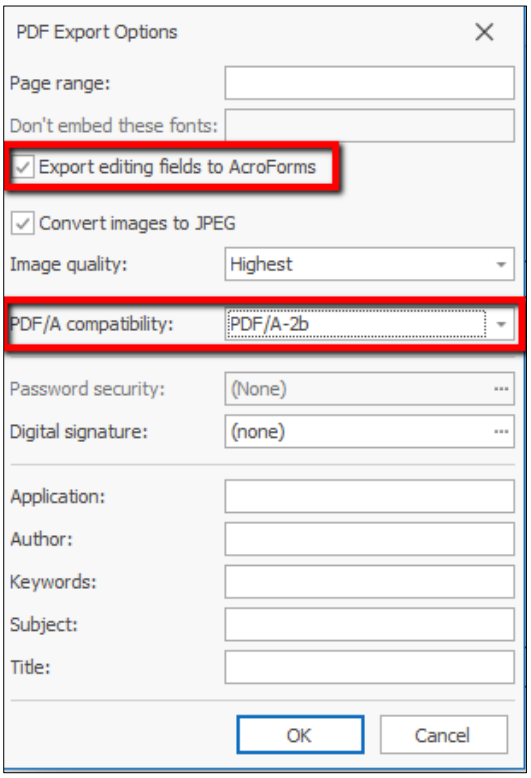




Print, export or email a report in various formats as per the drop-down menus.



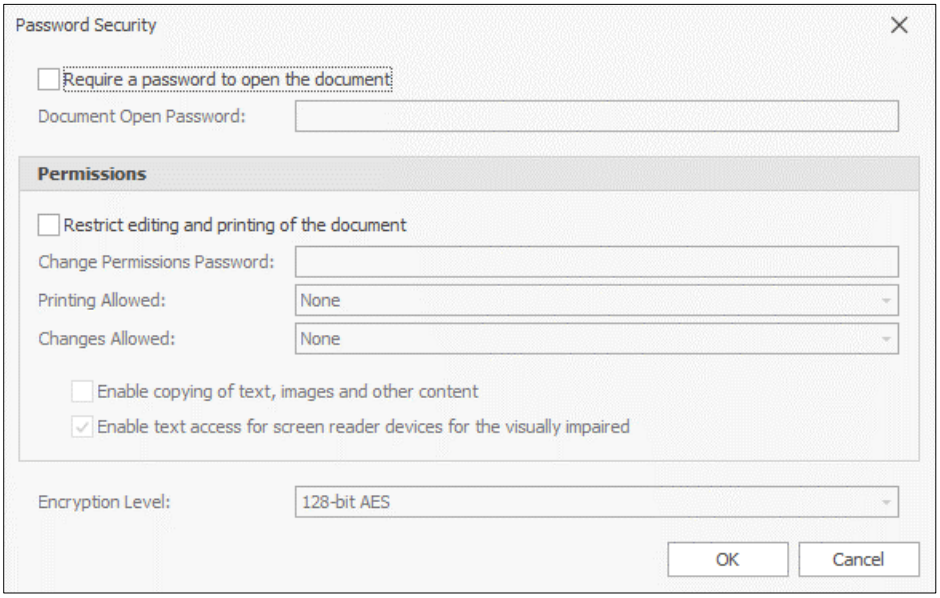
Select the correct exporting options when exporting or emailing a report as a pdf editable form/report.



Fieldname	Description	Required
Page range	Specifies the range of pages which will be included in the resulting file. To separate page numbers, use commas. To set page ranges, use hyphens.	
Don't embed these fonts	Specifies font names which should not be embedded into the resulting file to reduce the file size. To separate fonts, use semi-colons.	
Export editing fields to AcroForms	Select this option if you want to create a pdf editable form/report.	
Convert Images to JPEG	Specifies whether all bitmaps contained in the document should be converted to JPEG format during export to Pdf	
Image Quality	Specifies the image quality level of the document. The higher the quality, the bigger the file, and vice versa.	
PDF/A compatibility	Select PDF/A-2b to export report as editable pdf form	
Password Security	Allow you to set security options for the pdf file	
Digital Signature	This feature is not currently available	

You can complete the fields for Application, Author, Keywords, Subject and Title. These fields specify the Document properties of the pdf file.

Password security options

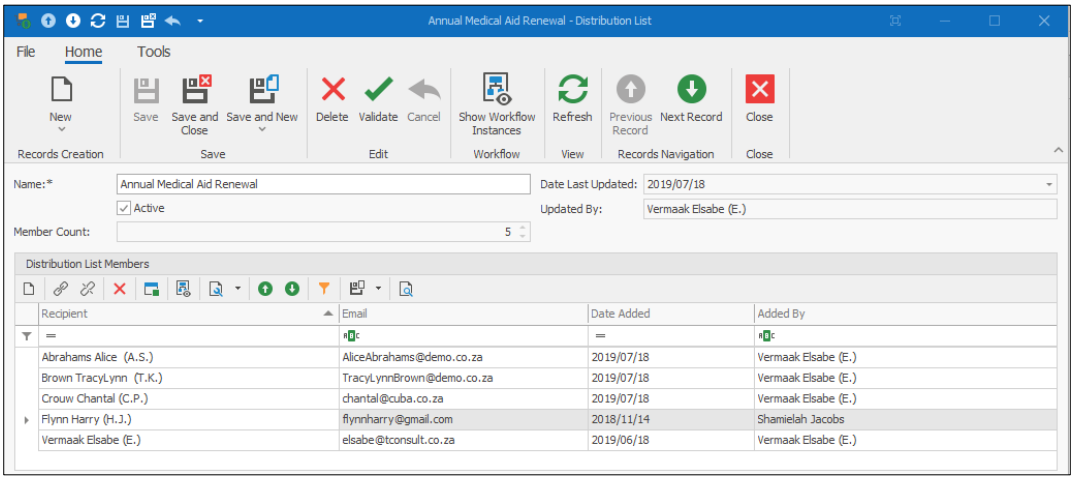


These options allow you to adjust the security options of the resulting Pdf file.

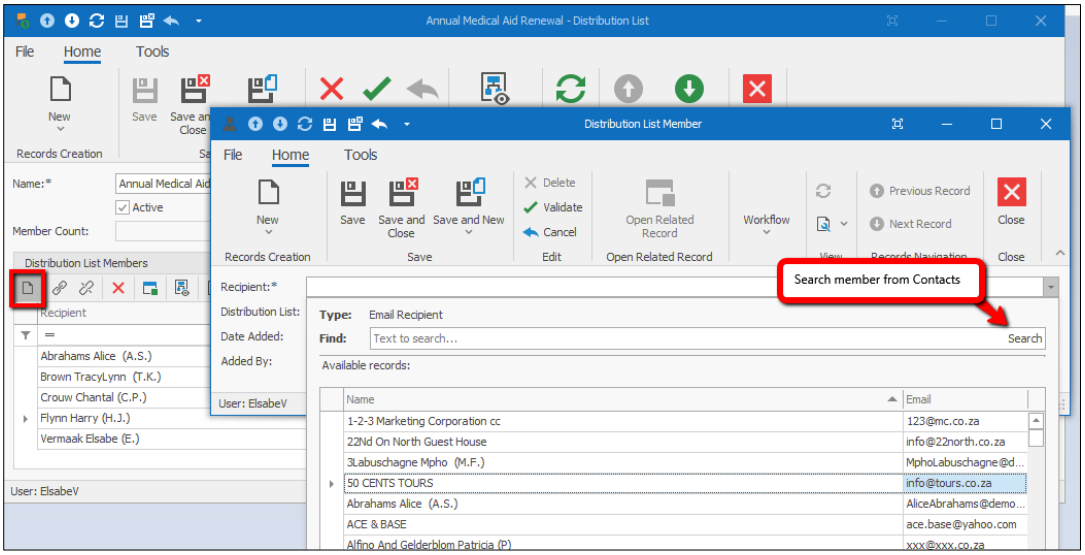
Distribution List

A distribution list provides the option to create a custom group of recipients with the purpose to distribute/send the same information to each recipient, e.g., Newsletters to your clients.

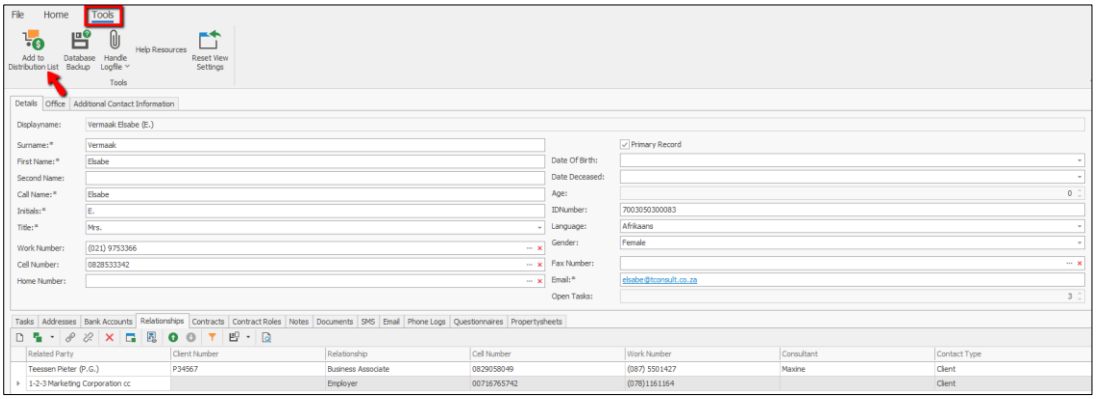
This functionality does not replace the automated process of sending bulk emails or reports.

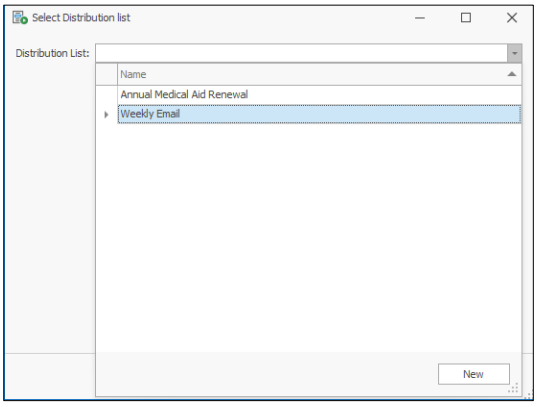


Members can be added directly from the Distribution list,



Or from a Contact-, Company-, Person- or Department Contact record to a predefined Distribution list by selecting the action from the Tools menu.



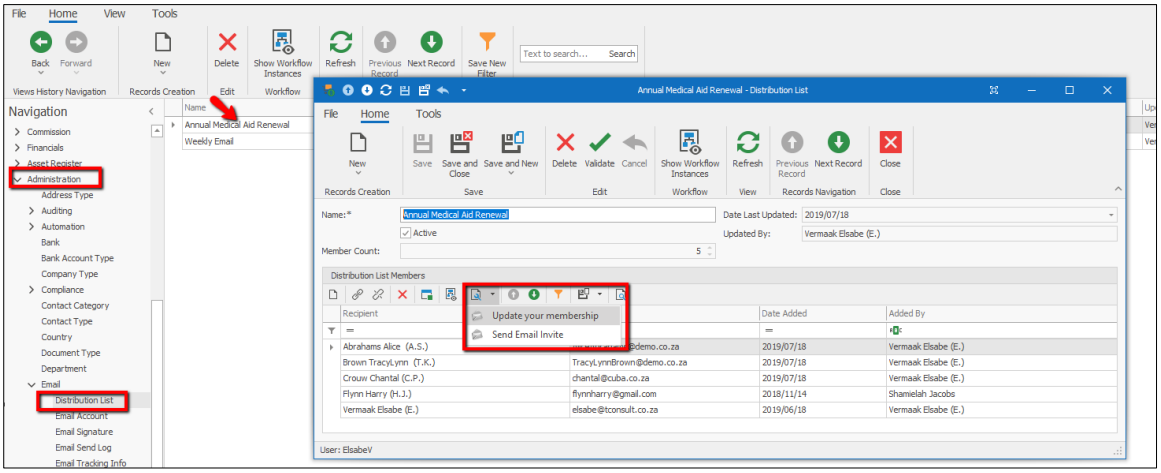


A member can belong to multiple distribution lists.

The content of your communication e.g., Newsletter, email etc needs to be setup as an automated process by your System Administrator.

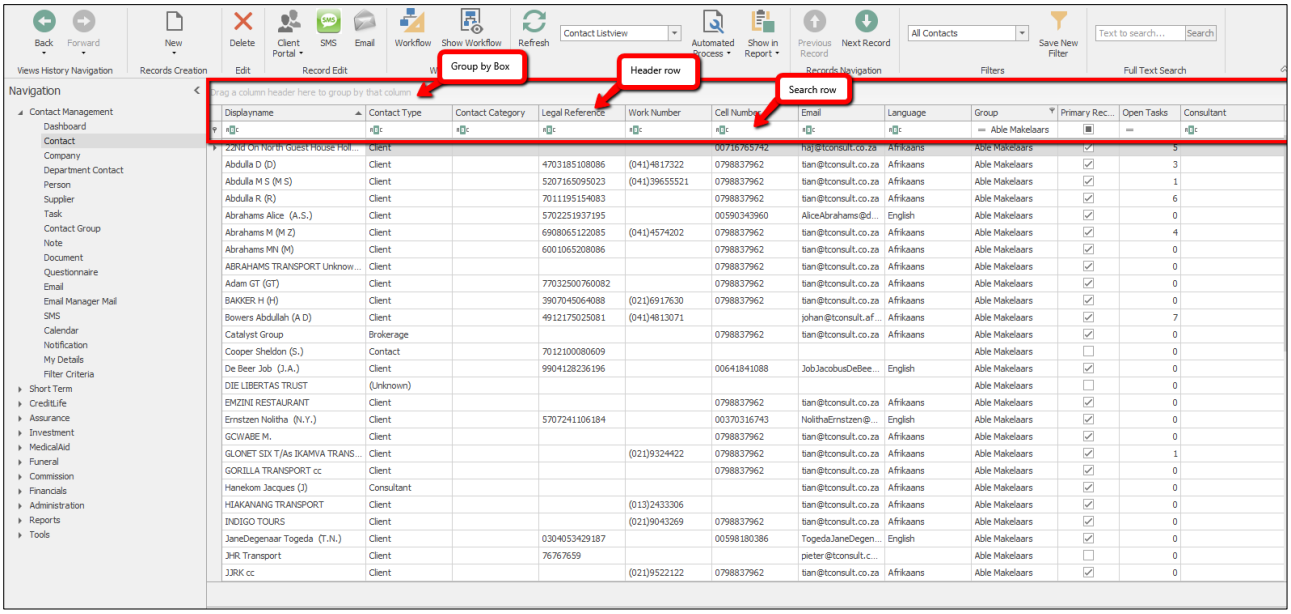
Depending on your user permission rights you can send communication to distribution list members using a pre-setup automated process.

Navigate to Distribution List and select the appropriate list to use:



Select the members to whom the communication needs to be send and follow the automated process wizard to complete the process.

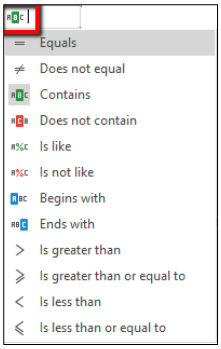
Data analysis & Customization



Search Row

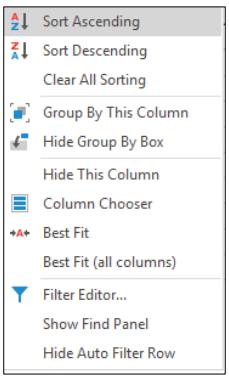
The search row makes it easy to quickly find a specific record.

Note the small icon on the left of each column in the search row. Clicking on the icon will show a drop-down list of search actions:



You can customize the list view layout as per your needs to only see what is relevant to you. Changes you make to the list view layout will only affect you and no other users on the application.

Right click on the header bar to show customize options:



Sorting of data

You can sort any column in Ascending or Descending order.

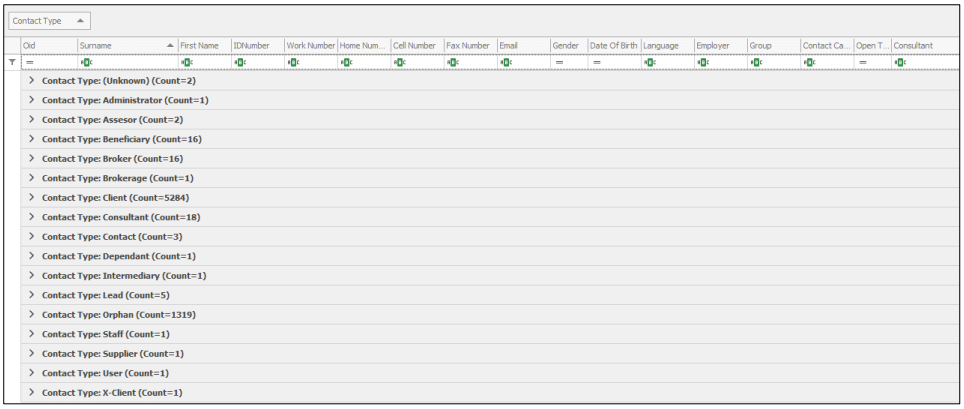
Take note of the ▲ next to the heading of the column that has been sorted. The arrow indicates the sort order applied to the column

Right click on column header and select 'Clear all sorting' to remove the sorting.

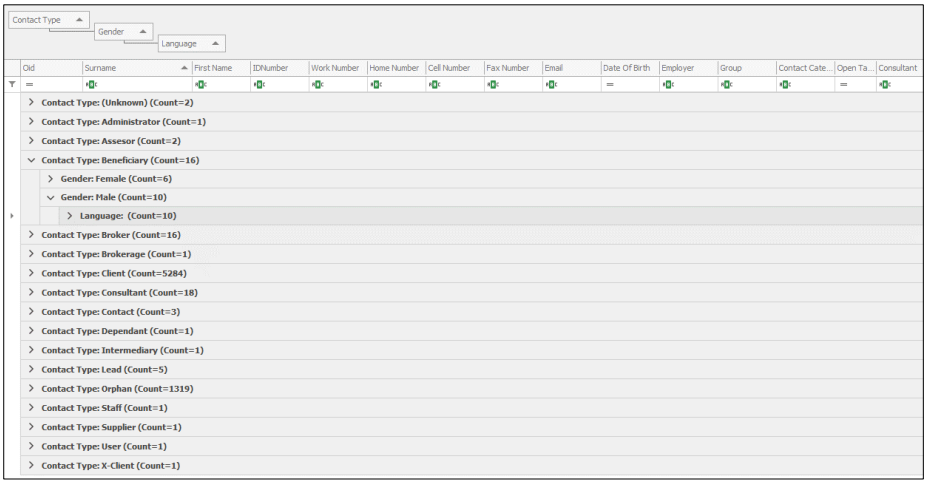
Grouping of data

You can group any column and number of columns to analyse your data.

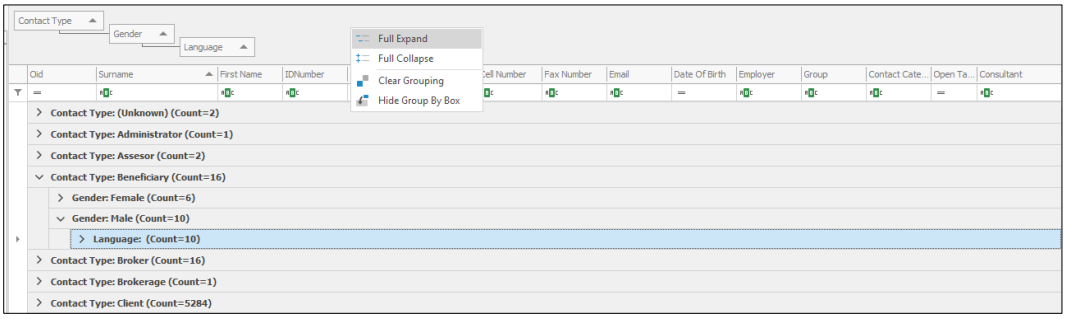
Click on the column you want to group and select 'Group by this column'. Notice that the column heading of the grouped column now appears in the Group by area above the other headers and all data is grouped by this column heading:



You can also drag and drop a column heading to the Group by area:



Right click in Group by area to clear, expand or collapse the data selection:



Hide the group by area if you do not wish to use the functionality.

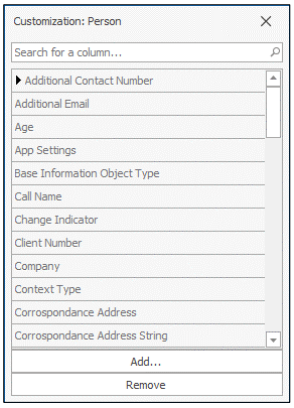
Add or remove columns from list view

You can add or remove columns from your list view as per your requirement.

Right click on the column you want to remove and select ‘Remove this column’. This column can still be retrieved when you select Column chooser.

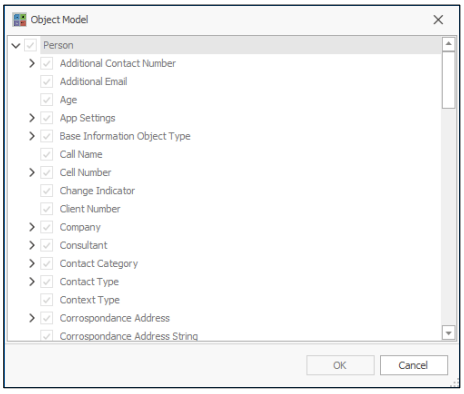
Column chooser

You will notice the ‘Column Chooser’ popup window at the bottom right of the list view:



Any column in the 'Column Chooser' can be dragged and dropped onto the column area of the List view. If you double click a column in the 'Column Chooser', it will be added as the last column to the List view.

You can customize your List view even further by selecting 'Add' on the 'Column Chooser'. This allows you to select any field which is available for the current List view:



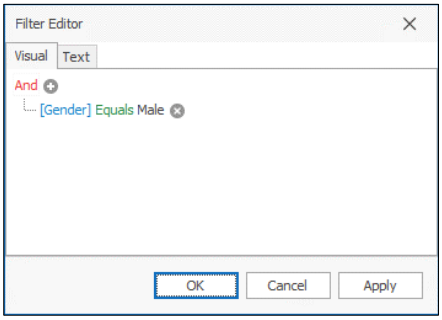
Change column width

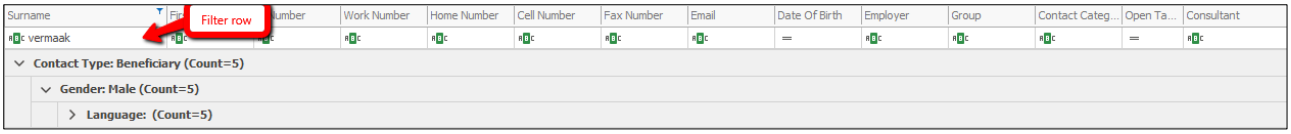
Right click any column and choose best fit to change the width of that column or select best fit (all columns).

You can also drag-size any column width:

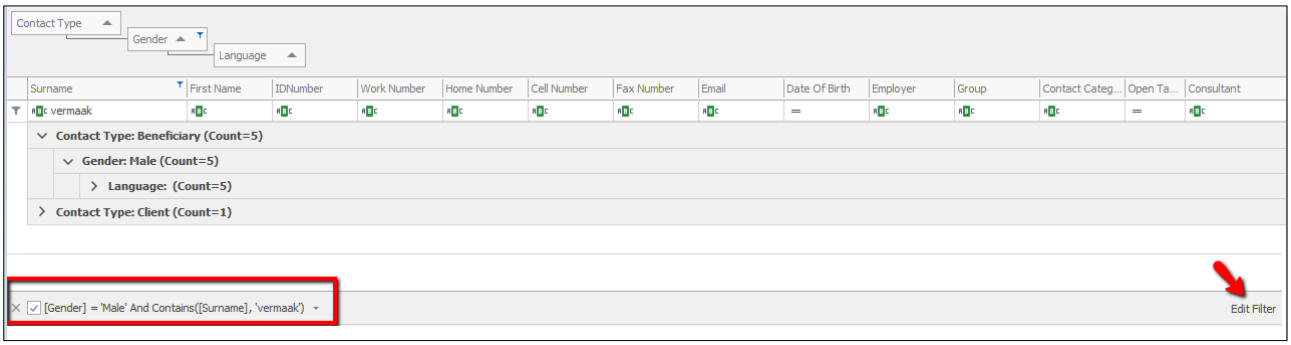
Filter editor

Create your own filter criteria on any List view by using either the filter editor or the filter row:



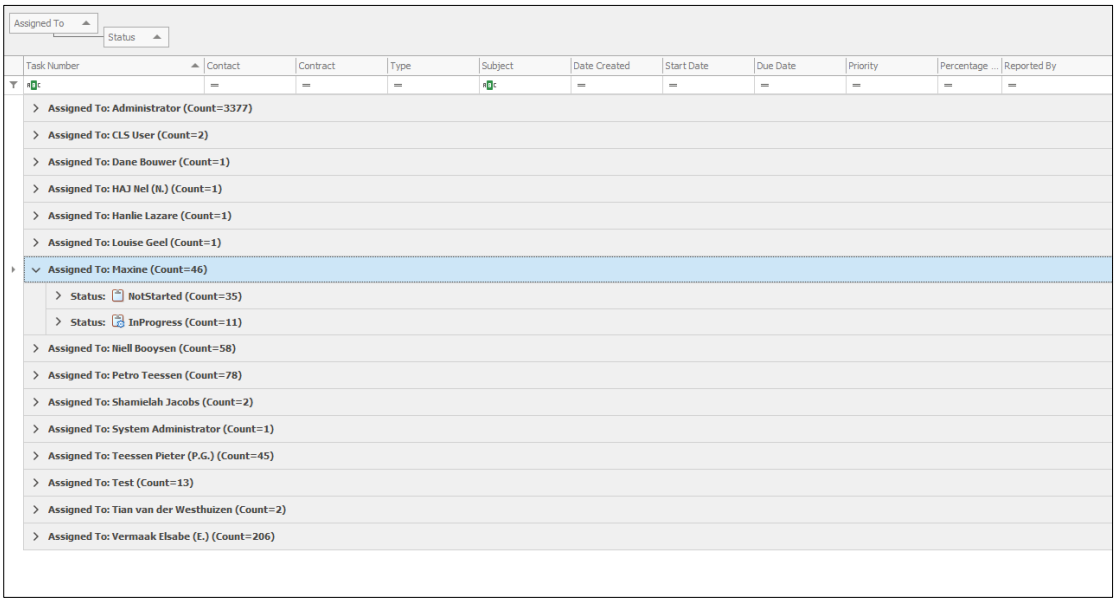


Notice that the filter criteria is displayed at the bottom of the List view and the filter will be active until you clear it.



Grouping of Task detail view

The below example shows how you can manage tasks within your section or division:



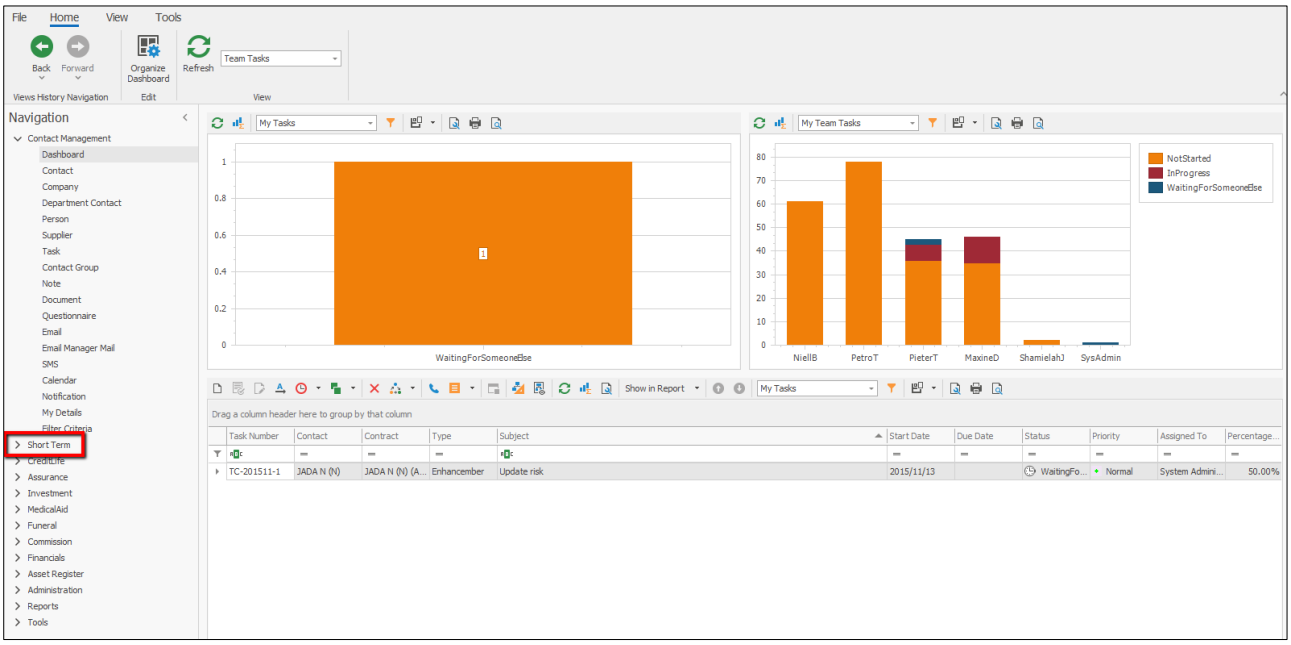
Short Term

Together with the Financial- and Collection module, the Short Term module forms an integrated Policy Administration solution that can be used by the Short Term Broker, Administration House and Underwriter for both Personal- and Commercial Products.

The Short Term module can be used on 3 different levels:

Tier 1 - Only attach policy schedule without capturing risks whilst still managing Claims
Tier 2 - Capture risks per policy and manage claims per risk
Tier 3 - Capture risks per policy, manage claims per risk as well as collection of premiums

You will find the Short Term menu item on the Navigation Pane:



In order to start administering any short term policy, the following details need to be setup by your system Administrator:

- Short Term Product
- Payment Frequency
- Area List
- Claim Categories
- Cause for claims
- Claims estimate categories
- Claims status
- Recovery

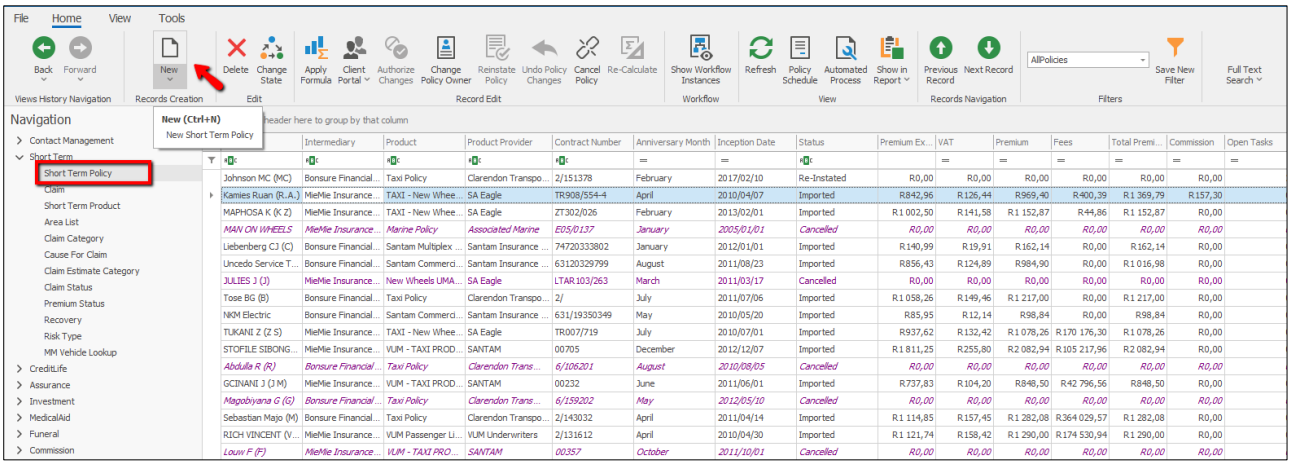
The level of information created on a short term product will determine the Tier (as mentioned above) for capturing a short term policy.

All sections, risk types, sasria tables, discounts, fees etc. relating to the product are determined and setup by your System Administrator.

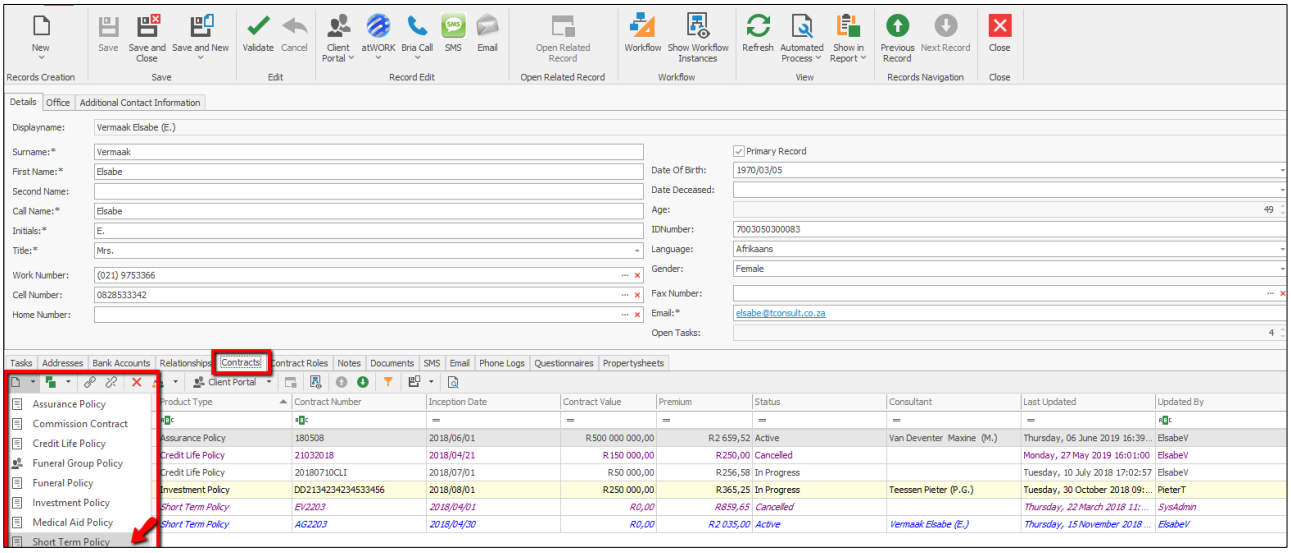
New Short Term Policy

A new short term policy can be created from 2 different places:

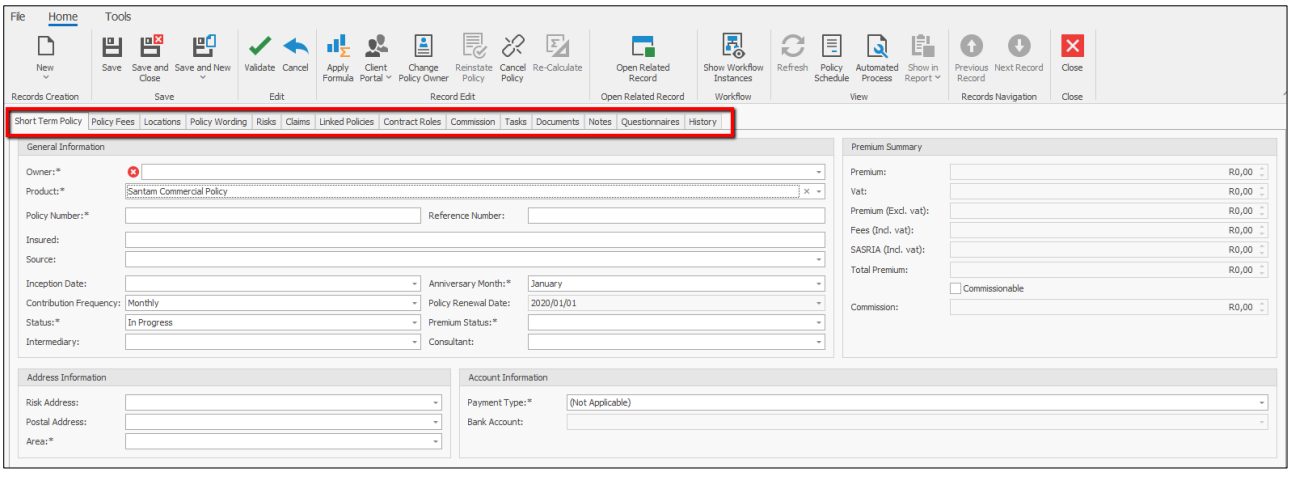
- Short term policy list view, or



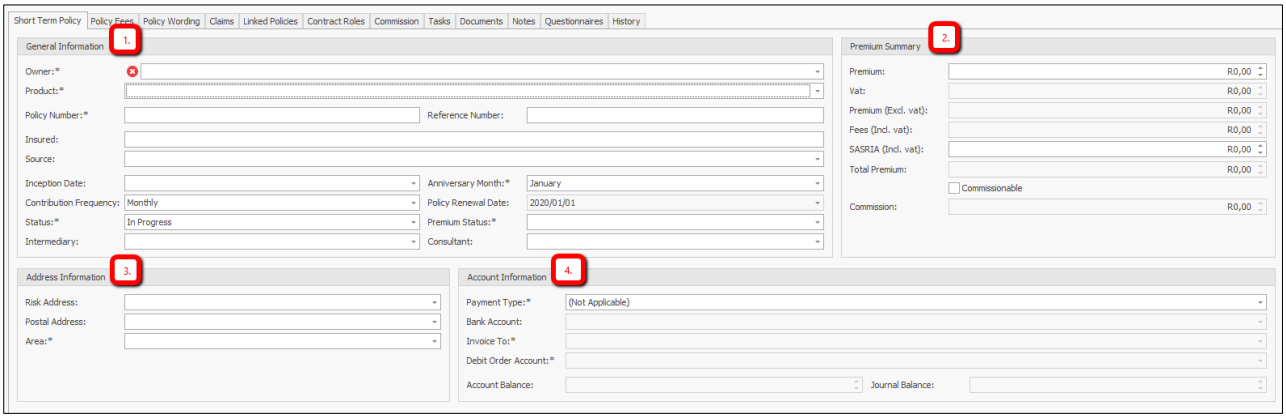
- From a client's profile



There are various tabs where specific information pertaining to this policy is contained. The level of required information is determined by the setup of the specific product selected.



The new policy detail view (Short Term Policy tab) is divided into 4 sections:



1. General Information

Fieldname	Description	Required
Owner	Select the owner of this policy from the drop-down menu as captured or create a new record	✓
Product	Select relevant Product from drop-down menu	✓
Policy Number	Capture the unique policy number	✓
Reference Number	You may select to have a reference number in addition to the policy number.	
Insured	Insured field will default to the display name as selected on Owner field but may be changed as this is a free capture field.	✓
Source	Select the Source from a pre-defined list	
Inception date	Inception date of policy	✓
Contribution Frequency	Select frequency from drop-down menu	✓
Status	Select policy status from drop-down menu	✓
Intermediary	Select intermediary from drop-down menu	✓
Anniversary month	Anniversary month will pre-populate from information provided on inception date and payment frequency. You can select a different anniversary month.	✓
Policy Renewal Date	Policy renewal date will pre-populate from information provided on inception date and payment frequency.	✓
Premium status	Select premium status from drop-down menu.	✓
Consultant	Select consultant from drop-down menu or create new.	

2. Premium Summary

These fields are automatically updated when risks are being captured on a Tier 2 or 3 Product and cannot be edited. You will be able to capture and edit a premium on a Tier 1 product.

Please note that Fees must be specified on the Product for all Tier's and be captured on the Policy Fee tab.

You will notice that some fields are greyed out and referred to as application calculated fields, e.g., VAT. These field values are automatically calculated.

3. Address Information

Select address details, as captured in Client Contact, from drop-down menu.

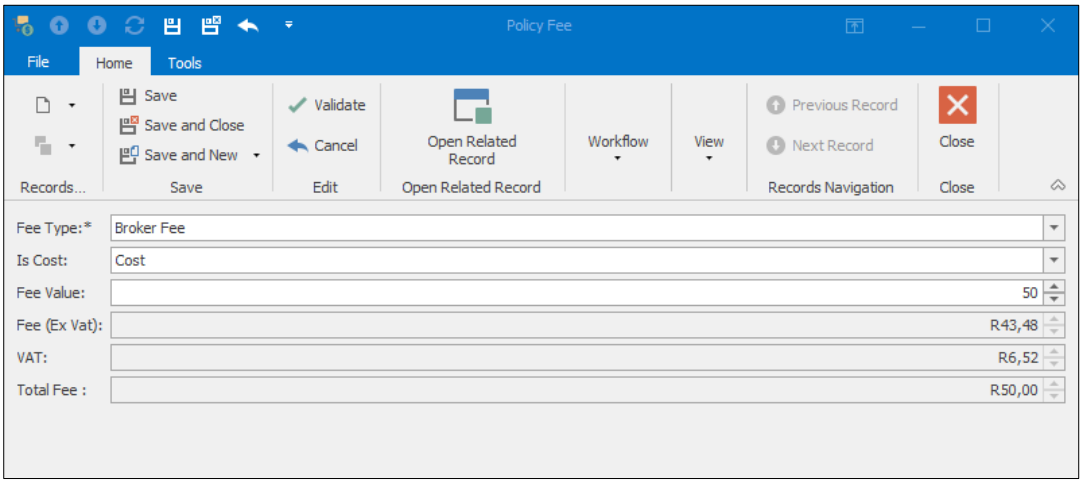
4. Account Information

- Payment type defines the amount of detail required:
  - Premium collected by Insurer and Cash – no premiums are collected thus all other fields will be greyed out as they are not needed

  - Invoice does not require banking details but do require a Debit Order Account
  - Debit order – premiums are collected and banking details as well as Debit order account details are required.
- Invoice To: Select the client record who will be responsible for paying the premium
- Debit Order Account: Refer to Create new Debit Order Account.

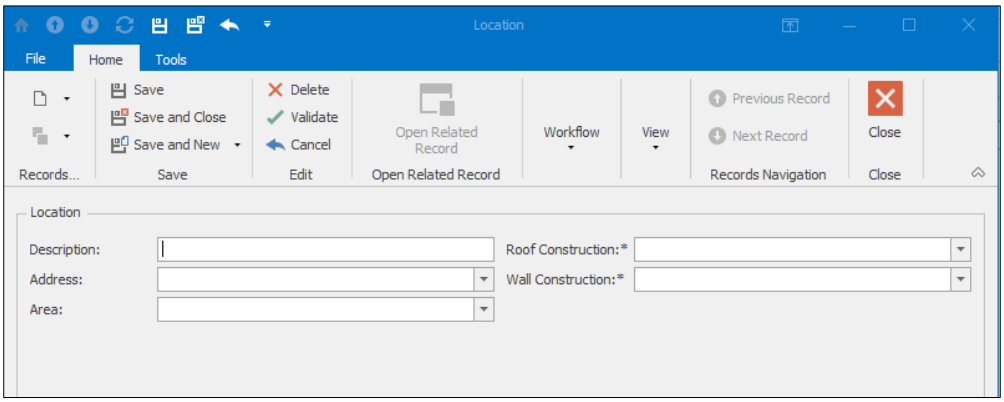
Policy Fees

Select the relevant policy fee as setup by your System Administrator:



Location

Select the address details captured on Client Contact detail view:

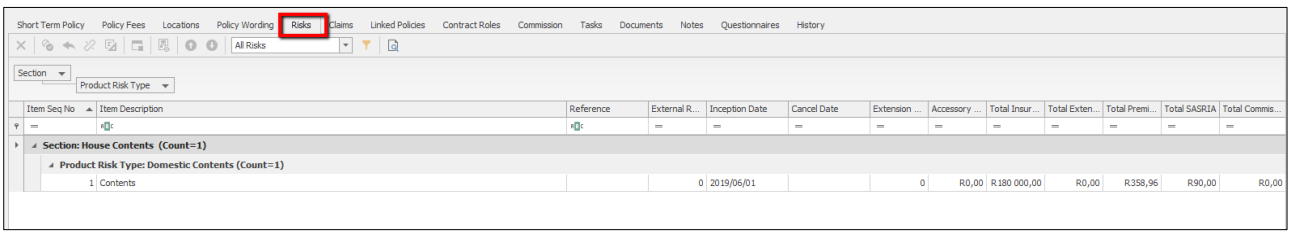


Policy Wording

Additional underwriting criteria can be added to this policy which will print on the policy schedule.

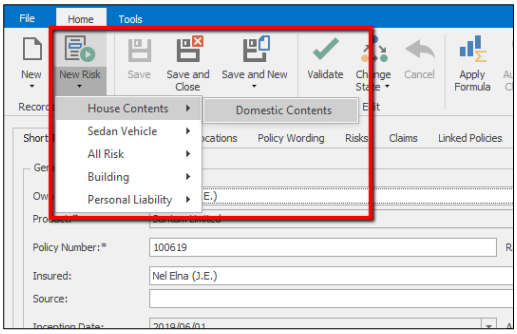
Risks

All risks captured on this policy will be displayed in this List view:



Capturing a new Risk

Once you have captured all client details and saved your record, you will notice an additional button on the action bar for 'New Risk' provided that the product selected was setup as Tier 2 or 3 as mentioned above.



The drop-down menu for 'New Risk' will show all the relevant Sections and Risk Types which were created during the Product setup process. Select the risk type you need to capture. Each risk type detail view looks different as defined in the product setup.

Each risk detail view has the following standard fields:

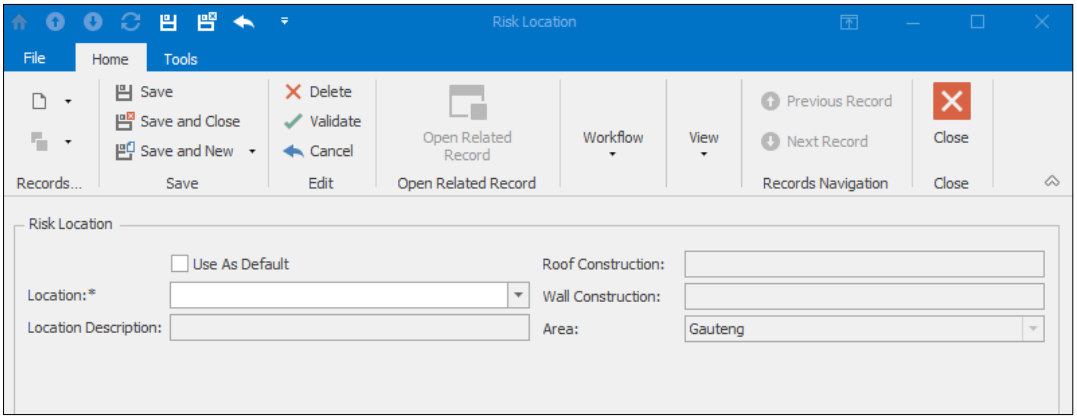
1. General Information

Fieldname	Description	Required
Item definition	This drop-down will be available if set up in the Product	
Item Description	Description of your risk item	✓
Inception Date	Date of inception of risk	✓
Insured Amount	Insured amount of risk	
Accessory Amount	If defined on risk type	
Total Insured Amount	Automated calculation of Insured amount plus accessory amount	
External Reference	This field may be used to capture the item number as specified on the Insurer's policy document	
Effective Date	Effective Date will default to Inception date but can be changed	✓
Premium	Risk premium	✓
Premium Discount	Discount when applicable	

2. Location Information

Location information tab will be active if 'Specify Risk Location' was selected when the Product information was created.

Once selected, all risk addresses captured within your Client details, will reflect on the drop-down list.

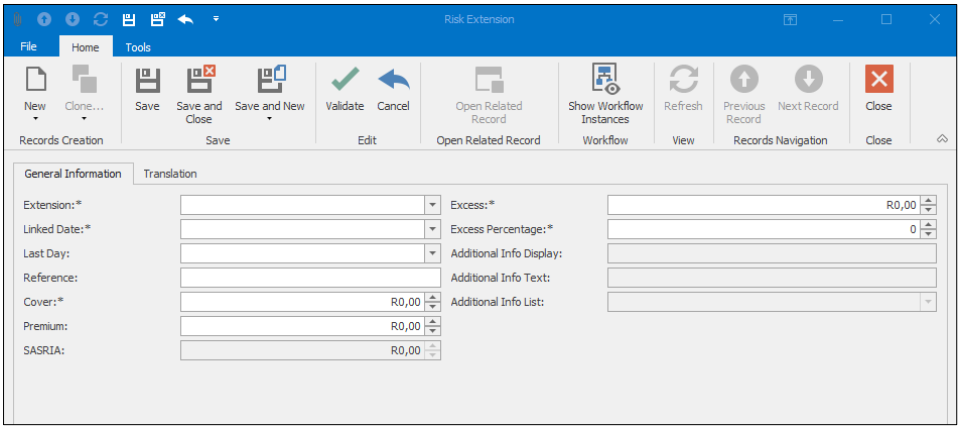


3. Underwriting Criteria

You can freely type any underwriting criteria pertaining to this specific risk.

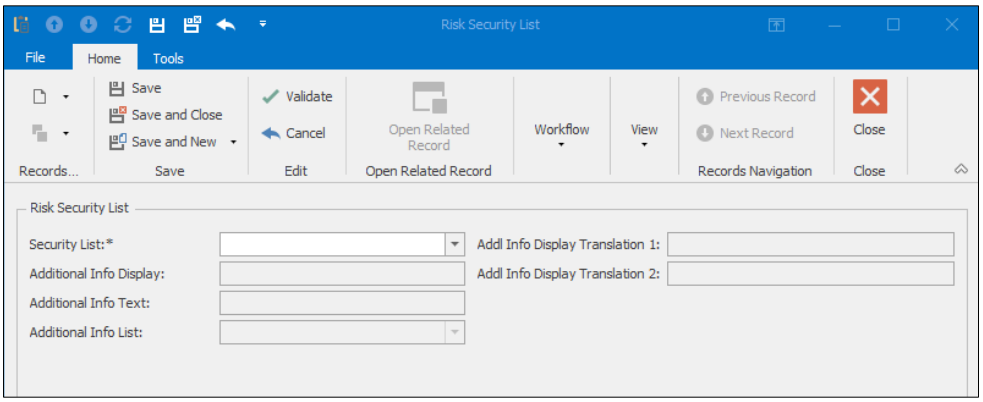
4. Extensions

All extensions created during product setup will now be available for selection via drop-down menu:



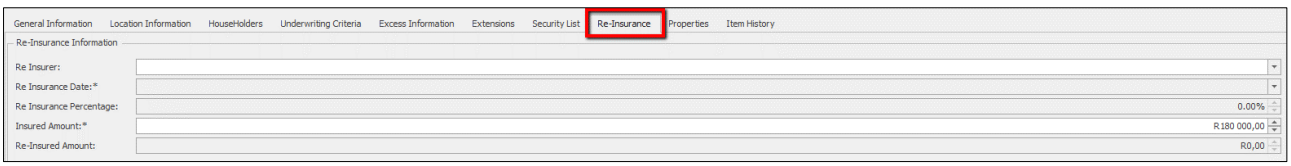
5. Security List

All Risk security items created during Product setup will be available for selection via drop-down menu.



6. Re-Insurance

When a portion of the insured amount is re-insured elsewhere, e.g., Sport motors will be insured up to a certain maximum amount at a local Insurance company and the remainder with Lloyds of London.



7. Properties

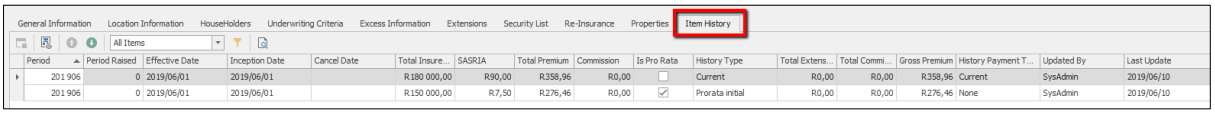
Properties field allows you to capture additional information which is not standard to the application.

Property categories need to be set up in the Administration module by the System Administrator.

8. Item History

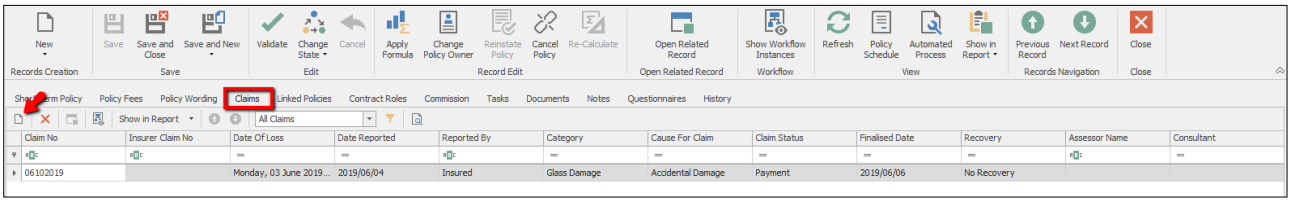
This tab shows a summary of movement on this risk and contains information on how the premium is structured.

Item history will only be visible if 'Enable Collections' was selected on the product setup.



Claims

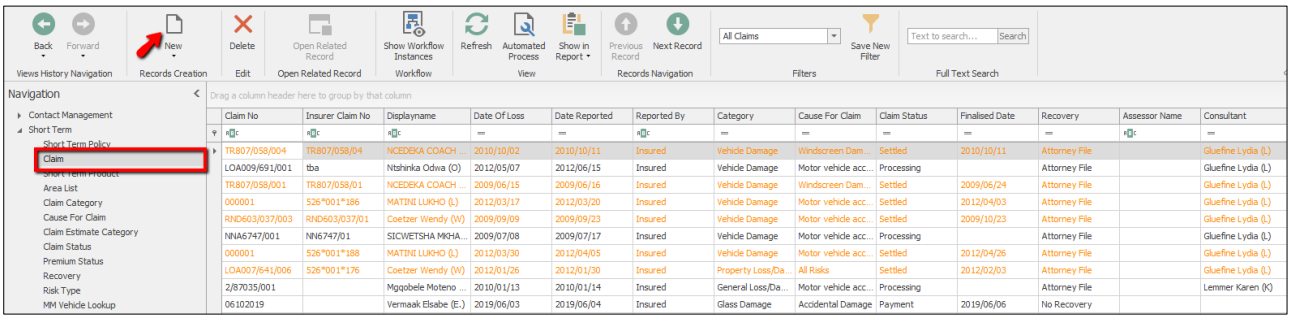
All claims related to this policy will be summarized on this tab:



You can also register a new claim directly from here.

Registering a new claim

You can also register a claim directly from the Navigation Pane:

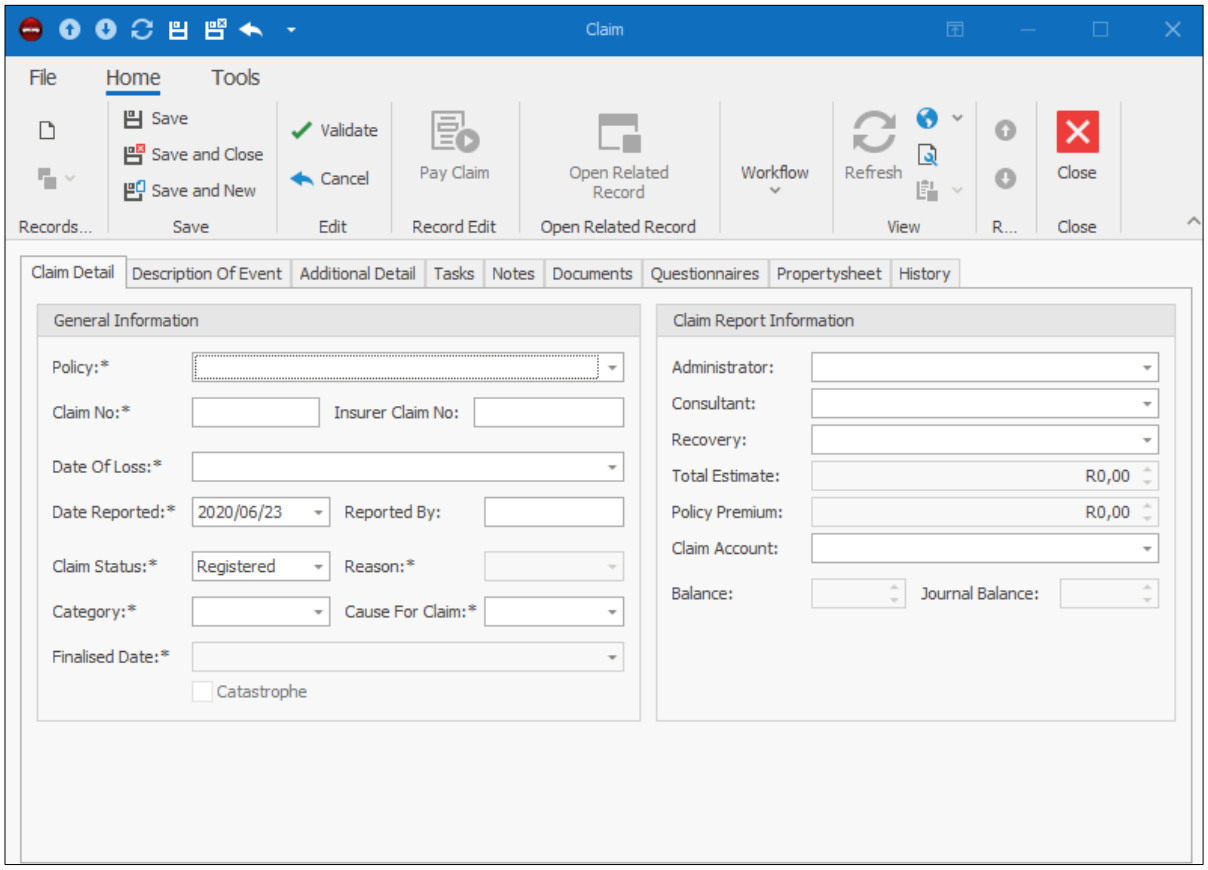


The claims list view gives you a summary of all claims registered in the application.

When selecting to register a Claim from the Navigation Pane you need to search and select the relevant policy. When registering a claim directly from the policy, the policy details are already selected.

Select New from either the Navigation Pane or policy action bar:

Claim Detail



General Information

Fieldname	Description	Required
Policy	Select policy relevant to this claim	✓
Claim No	Application automated number	✓
Insurer Claim No	Capture claim number as provided by Insurer for ease of reference	
Date of Loss	Select date of loss	✓
Date Reported	Select date reported	
Reported By	Capture details of person who reported the claim	
Claim status	Select claim status from drop-down menu	✓
Reason	Select status reason form drop-down menu if applicable	
Category	Select relevant claim category	✓
Cause for Claim	Select cause of claim from drop-down menu	✓
Finalise date	Capture finalise date when claim is finalized	
Catastrophe	Select if applicable	

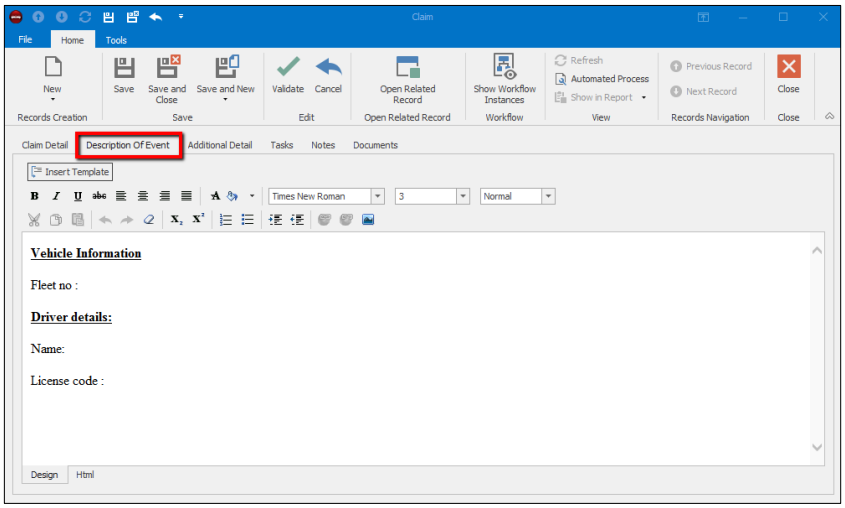
Claim Report Information

Fieldname	Description	Required
Administrator	Select Claims Administrator from drop-down menu	
Consultant	Select Policy Consultant from drop-down menu	
Category	Select relevant claims category from drop-down menu	
Recovery	Select type of recovery from drop-down menu	
Total Estimate	Estimate amount will auto populate from Risk sum insured	
Policy Premium	Premium will auto populate	
Claim Account	Create claim account to manage payments on this claim	
Balance	Balance will auto populate from claim account	
Journal Balance	Journal balance will auto populate from claim account	

Description of event

Free text field to describe the event.

Apply a text template to a Claim Category to auto populate the required information for 'Description of Event', e.g., Vehicle damage – provide Vehicle Information and Driver details. This template needs to be created by the System Administrator.



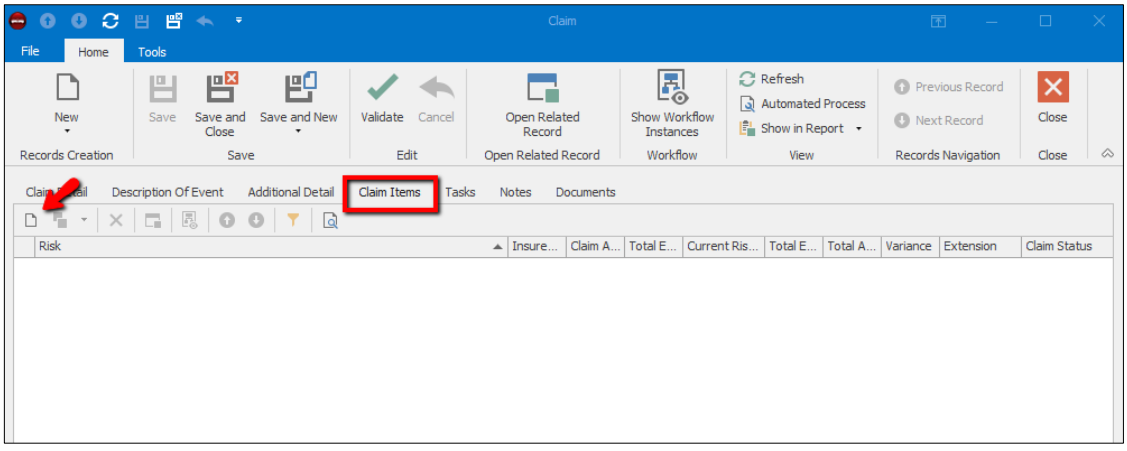
Additional Detail

You can capture more detail regarding the claim:

- Claimant
  - Record must be linked to policy on Contract Role to be selected on claim when applicable
- Third party information
  - Free text field
- Assessor Information
  - Assessor does not have to be an active record in the application. You can capture the Assessor detail.
- Police report information:
  - Police reference no
  - Date of report
  - Station address

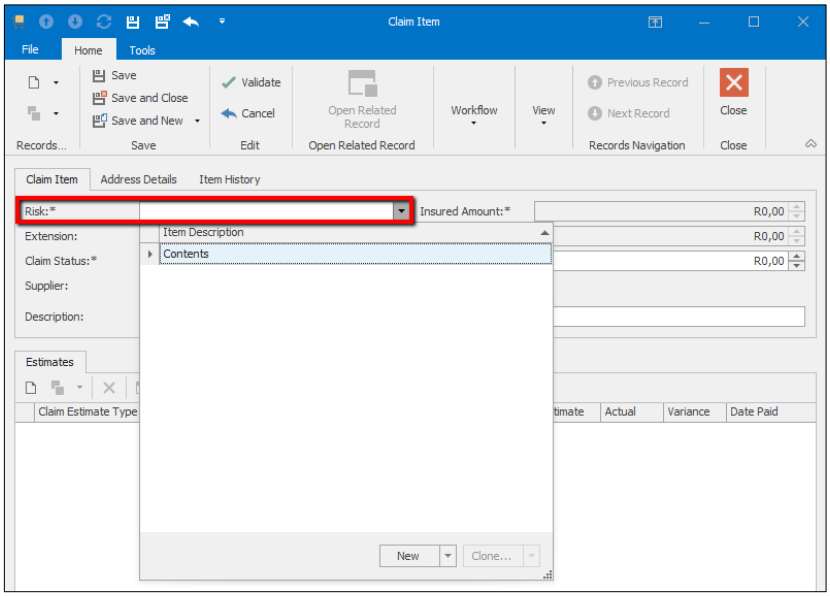
Save your claim after you have captured all relevant detail to link the specific Risk Item.

Claim Items



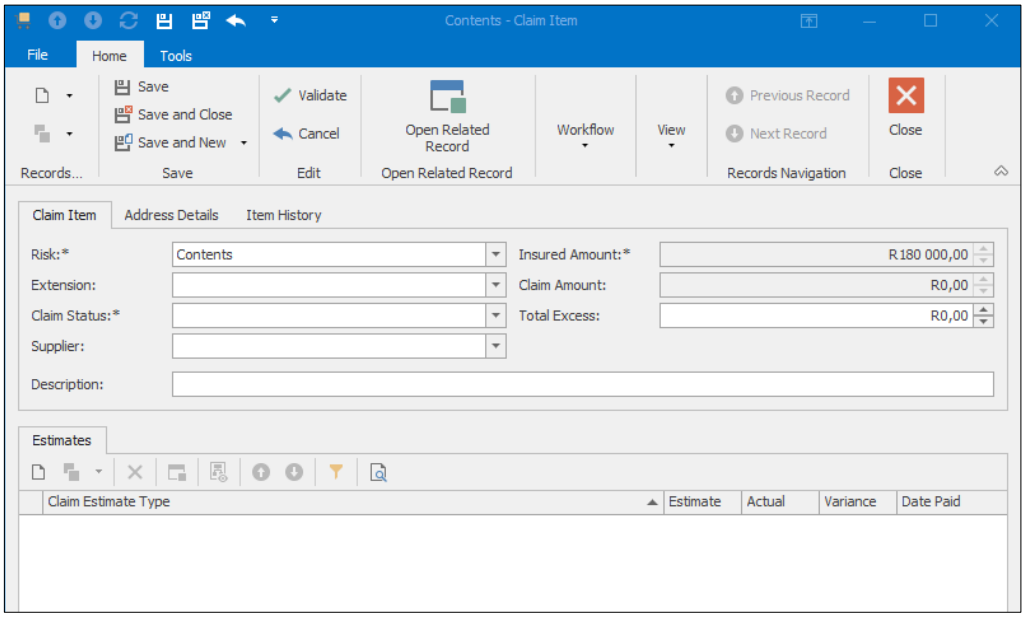
All Risk items captured on this relevant policy will now be available for selection on the Risk drop-down menu.

The description field is available to capture your risk item on Tier 1 policies where no risks were captured on policy level.



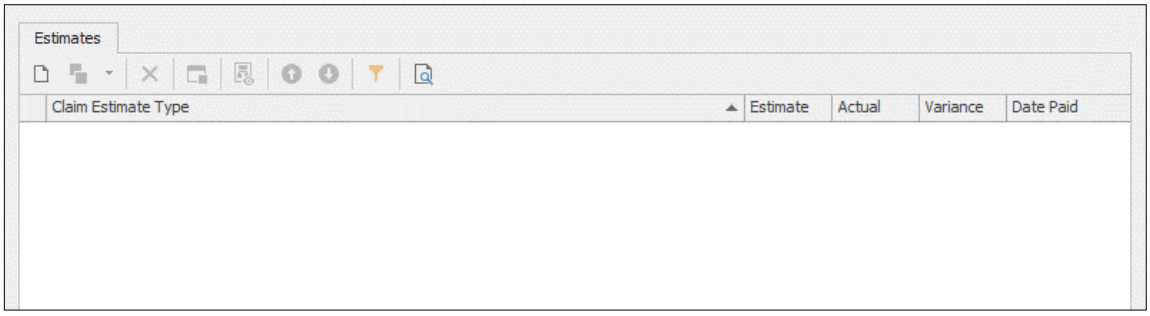
After selecting the relevant Risk, the Insured Amount and Total excess amount will be auto populated, provided this information was captured on the policy.

On Tier 1 policies this information can be captured manually.

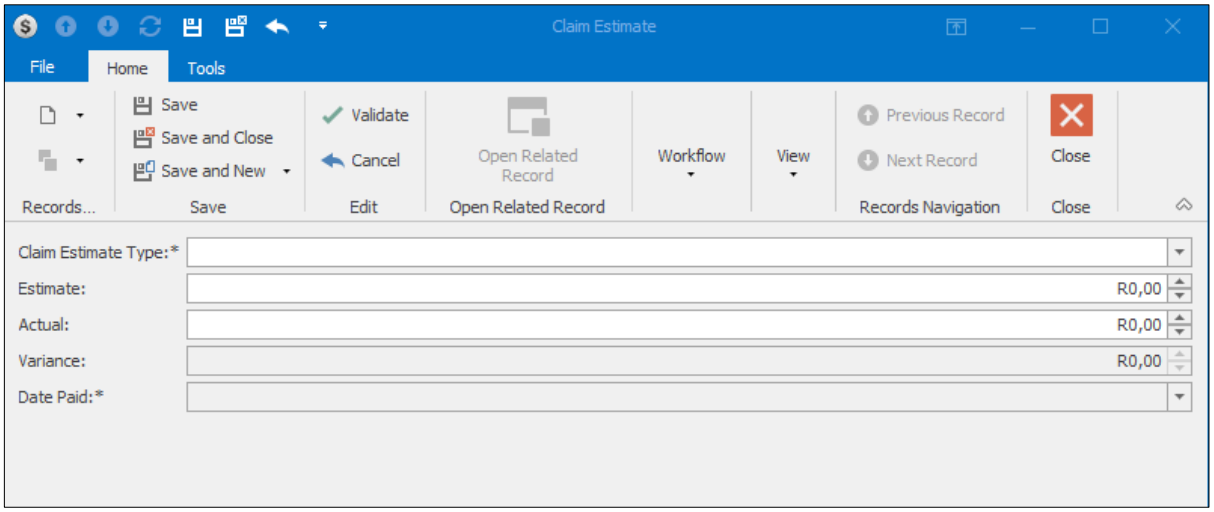


Claim Amount will also be auto populated once you have captured the damage estimate.

After you have captured all relevant detail of the risk you need to capture an estimate for the damage:

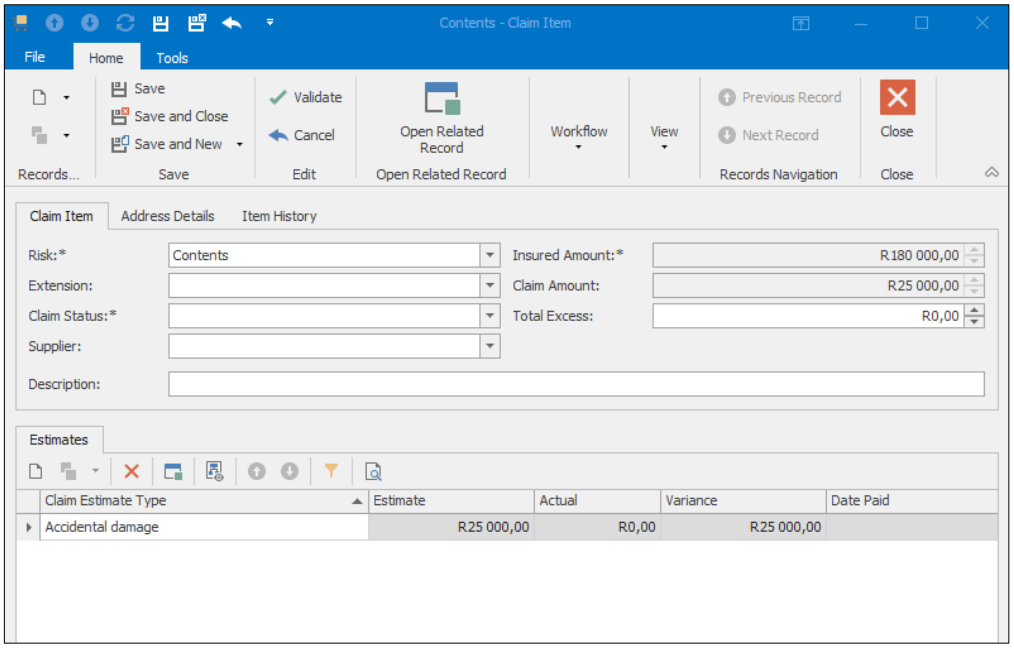


Select New estimate:



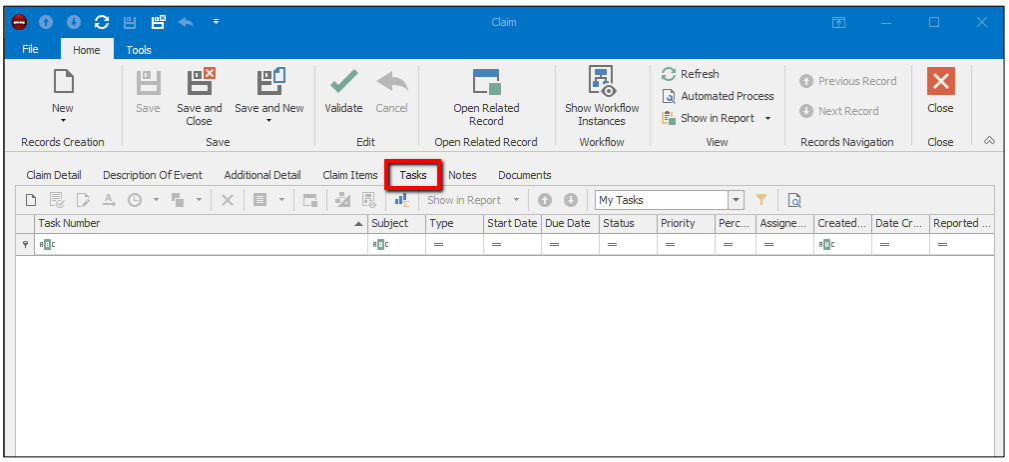
Select estimate type from drop-down menu and capture the estimate amount.

Notice that the Claim Amount on the Claim Item detail view has now been populated:



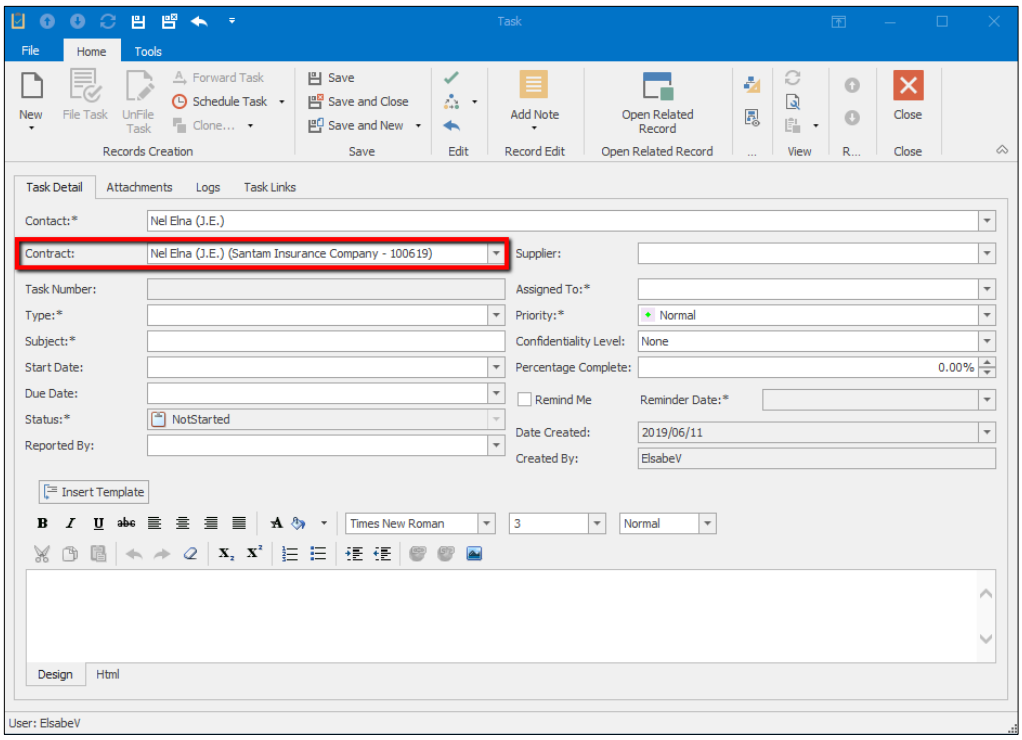
Tasks

You can create and manage claims tasks directly from the claims detail view.



These tasks will also be visible on your dashboard as well as on the client view.

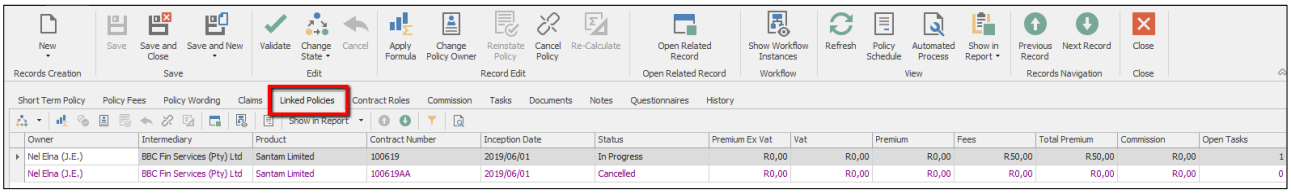
Note that the Contract on Task now refers to the claim and not the policy and will therefore not be visible on the Short Term Policy Task tab:



Linked Policies

Linked policies allow one to build a profile for an owner based on other policies. Typically used to link a Company's Commercial Policy with the Owner's Personal policy.

These policies will be linked automatically when the Relationship between parties has been set up.

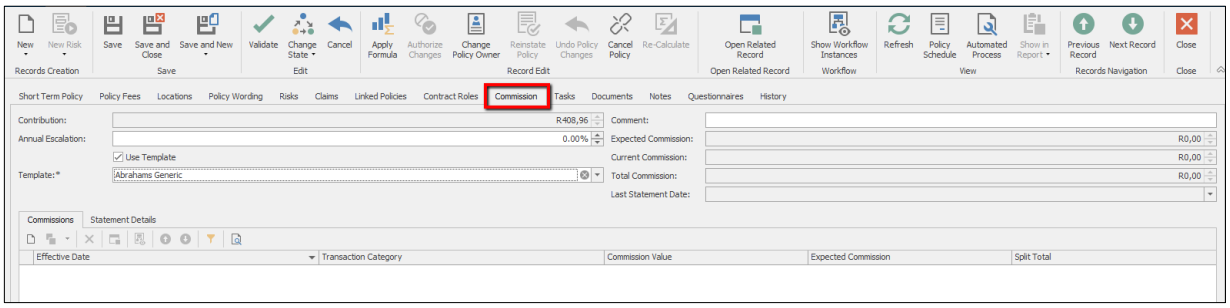


Contract Roles

Contract roles manage the relationship of a contact with its contracts.

Please refer to this section in Contact Management.

Commission



All commission received for this policy/contract will be read only (cannot edit - depending on your application permission).

Fieldname	Description
Contribution	Contribution as captured on policy will auto populate this field
Annual Escalation	Auto populate when captured where applicable
Use Template	For Commission Administrator use only
Template	Determines commission split between parties. For use of Commission Administrator only
Comment	Any comments generated when commission is processed
Expected Commission	Expected commission as determined by Tier 3 policy captured
Current Commission	Displays last commission received as per Last statement date
Total Commission	Calculates all commission processed since inception
Last Statement date	Date when last commission was received
Commissions tab	Displays different commission agreements when applicable. For Commission Administrator use only
Statement Details tab	Shows individual commission transactions as and when received

Tasks

Summary of all tasks related to this policy.

Please refer to Task Management on how to create and manage tasks.

Documents

Use the Documents tab to add a new document onto the application.

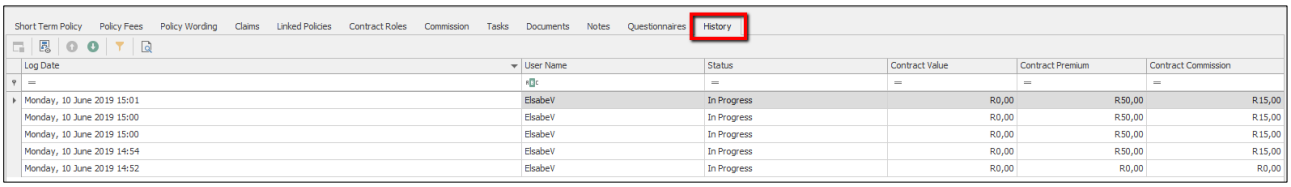
Please refer to the Documents section on how to add or create a new document.

Questionnaires

Please refer to the section on Questionnaires

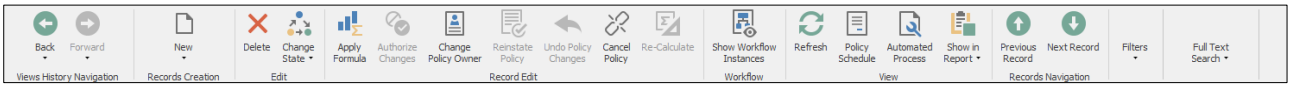
History

Track changes to short term premium and commission on history tab.



Log Date	User Name	Status	Contract Value	Contract Premium	Contract Commission
Monday, 10 June 2019 15:01	ElsabeV	In Progress	R0,00	R50,00	R15,00
Monday, 10 June 2019 15:00	ElsabeV	In Progress	R0,00	R50,00	R15,00
Monday, 10 June 2019 15:00	ElsabeV	In Progress	R0,00	R50,00	R15,00
Monday, 10 June 2019 14:54	ElsabeV	In Progress	R0,00	R50,00	R15,00
Monday, 10 June 2019 14:52	ElsabeV	In Progress	R0,00	R0,00	R0,00

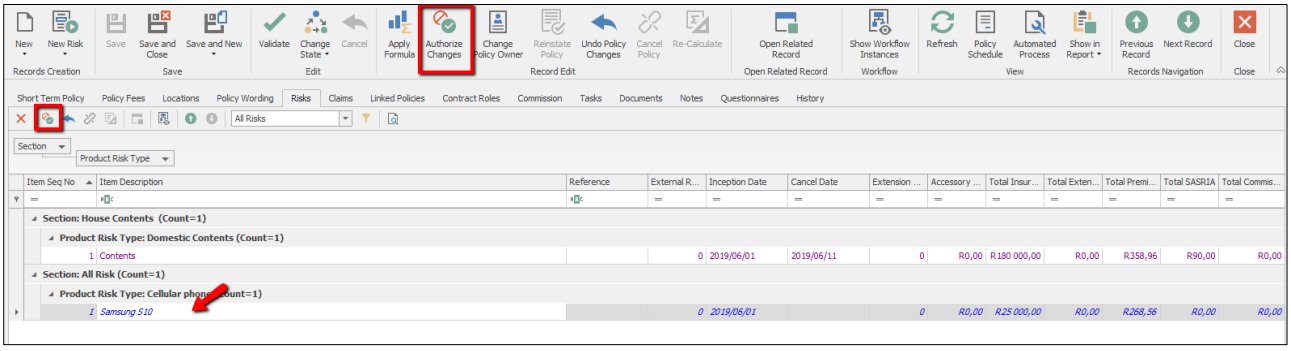
Note the completely different action bar pertaining to short term insurance. These buttons allow you to manage your policy more efficiently:



Authorizing changes

Only available when 'Enable Collections on Product' was selected.

When capturing risks, you will notice that the items captured are displayed in *blue italic font*.



This highlights that this specific risk has been changed or newly added to the policy; thus, a change in the Policy premium may be possible.

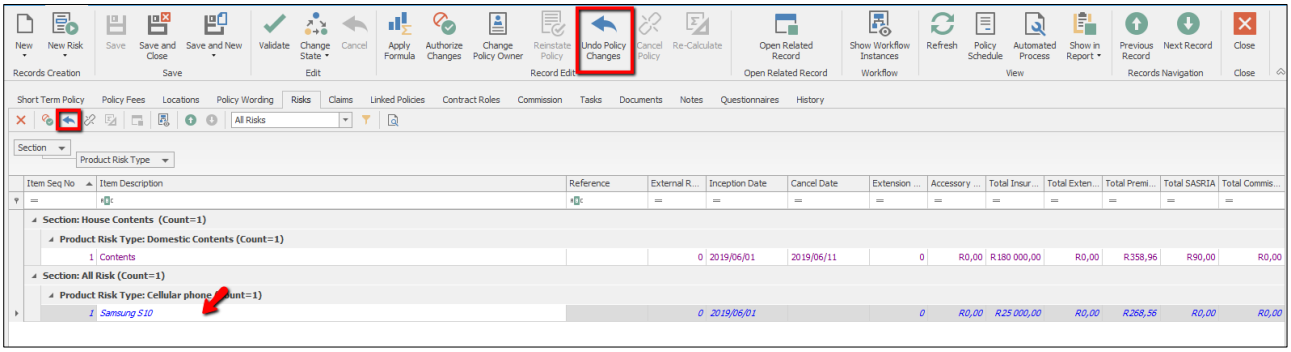
The policy itself on the Short Term Policy detail view will also be colour coded in blue italic font.

The purpose of the blue italic colour coding is to highlight all changes that have been made to a policy or risk and is a temporary state. You can still change or rectify any information on this item before it is finally authorized. Any further changes will then be calculated in the Item History field.

It is important to note that a policy in the temporary blue italic state will not be considered during the month-end process. Ensure that all changes have been authorized.

Undo Policy or Risk Changes

Any policy or risk change can be undone whilst in the unapproved (blue italic) state:

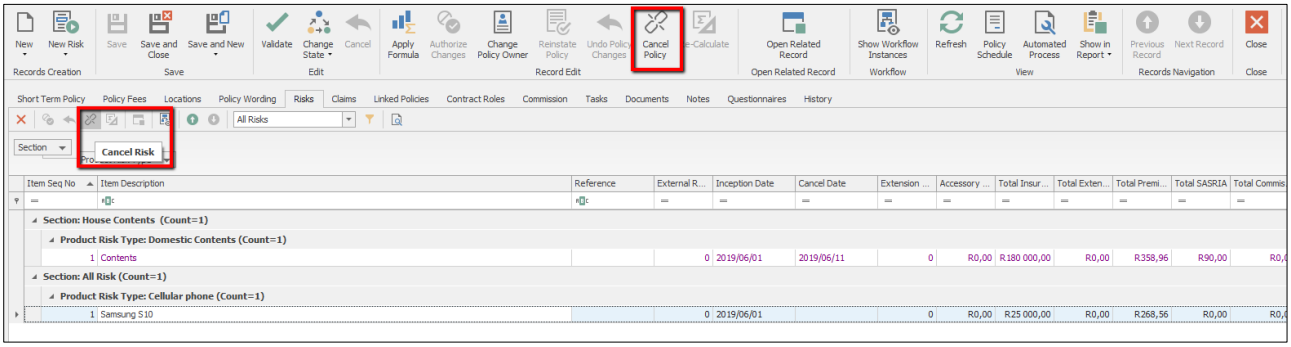


Please be attentive NOT to use the Undo Policy changes action button when only one risk change needs to be undone.

Cancelling a Policy or Risk Item

On both the Risk Item- and Policy Action Bar you will find either the Cancel Risk- or Cancel Policy icon.

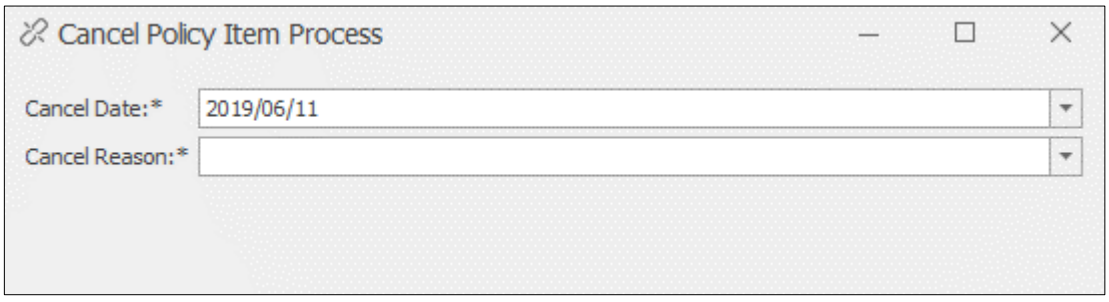
Please take note of the 2 different action bars:



Cancel a Risk Item

When cancelling a risk item, a pro-rata premium will be calculated from effective date to cancellation date and will be considered on your next month-end.

Select the cancellation date as well as cancellation reason from the 'Cancel Policy Item Process' detail view:



Note that this item now appears in purple on the Policy detail view.

Cancel a Policy

Please ensure that all claims are finalized before you cancel a policy.

Premium status should be changed to 'cancelled' before you select to cancel the policy.

The 'Cancel Policy Item Process' detail view will display. Enter the cancellation date and reason.

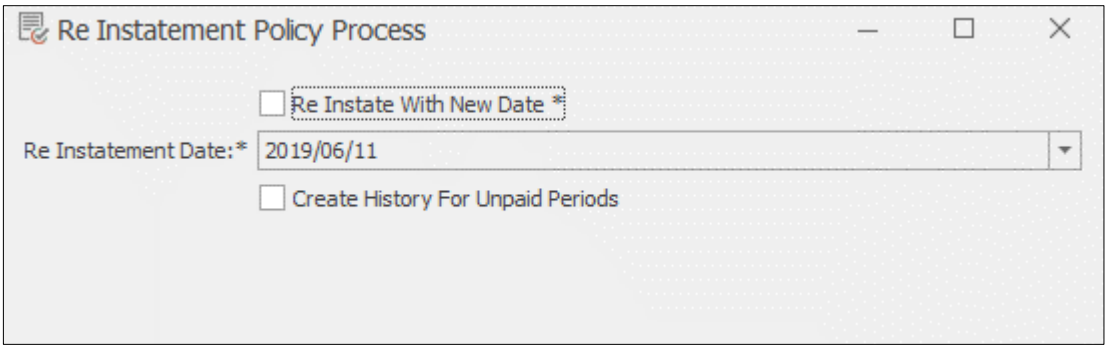
Please note that a pro-rata calculation on the policy premium will be considered during the next Month-end process.

Reinstate Policy

A policy can be reinstated after cancellation by using the Reinstate Policy icon on the Action Bar.

There are 2 options for Reinstating a policy:

1. **Reinstate with new date**
   Select the tick box on the Reinstatement process wizard:



   When selecting to reinstate a policy with a new date, the inception date of that policy will be reset to the date selected.

   Only risks where the cancellation date is the same as the policy cancellation date will be reinstated.
   Risk Item history will be reset to show the actual entry before cancellation.
   Policy status will now display as Reinstated.

2. **Reinstate with original date**
   When you reinstate the policy from original date, the inception date of the policy and risks will not change.
   Only risks where the cancellation date is the same as the policy cancellation date will be reinstated.
   Risk Item history will now be reset to show the actual entry before cancellation.
   Policy status will now display as Reinstated.

Create History for unpaid periods will be selected if the client has made payment for all the unpaid periods.

The application will now create history entries on Risk Item History to update this policy. All these entries will then display as pro-rata calculations.

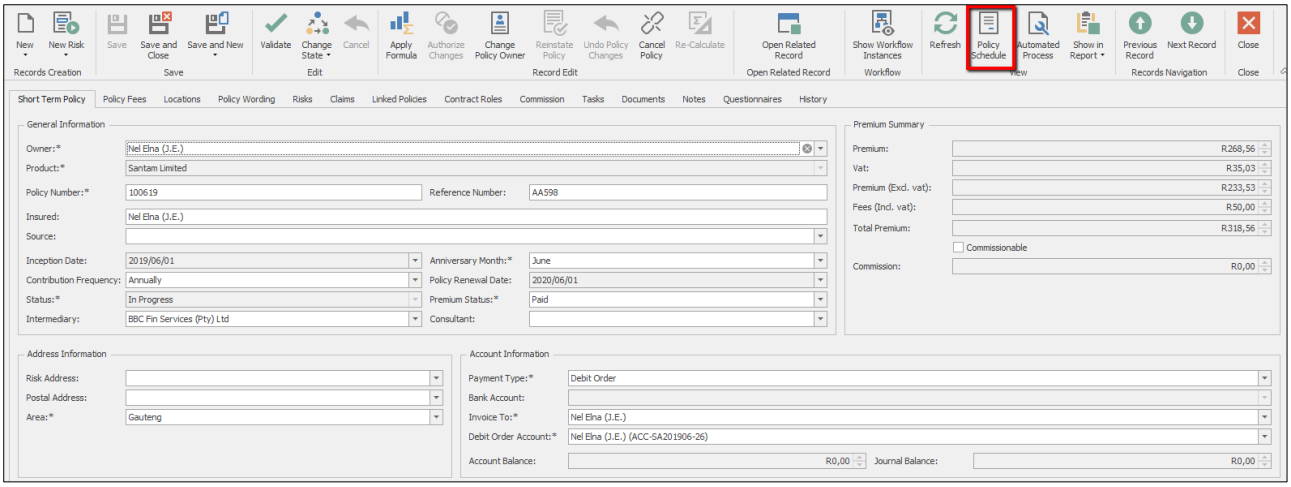
Re-Calculate

The Re-Calculate action button will become active if rate maintenance has been setup on the Product to calculate the risk premium according to rates specified.

Policy Schedule

After all risk details have been captured, a Policy schedule can be printed.

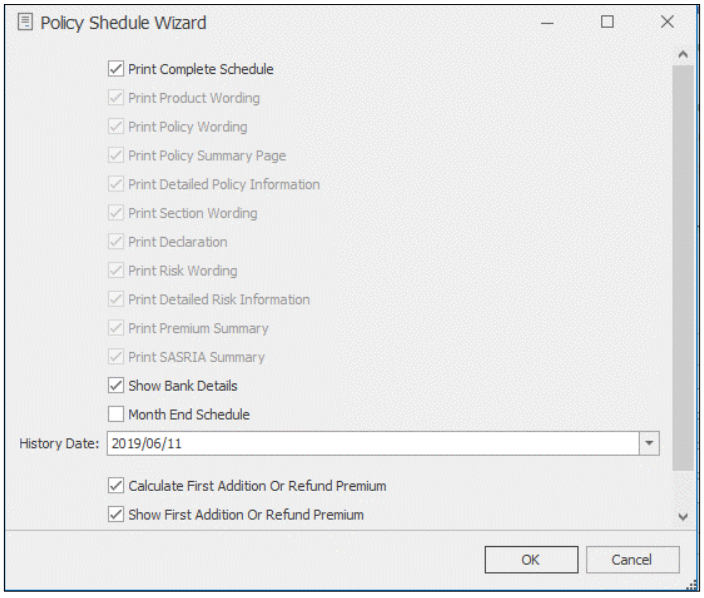
You will find the Policy Schedule icon on the action bar.



The Policy Schedule Wizard provides 3 options:

- Printing a full policy schedule which includes:
  - Product wording
  - Policy wording
  - Policy summary page
  - Detailed policy information
  - Section wording
  - Risk wording
  - Premium summary
  - Sasria summary

- Printing only a selection e.g., Policy summary page
- Month End Schedule



Policy Summary Page

'Calculate first addition or refund premium' will calculate all pro-rata premiums and will show on the policy summary page when 'Show first addition or refund premium' tick box has been checked.

The Insured: Nel Elna (J.E.) Insurer Policy Number: 100619

POLICY SUMMARY

Section	Inforce	Pro-rata Premium	First additional Premium	Normal Premium
House Contents	☐	R268,96	R268,96	R0,00
Sedan Vehide	☐	R0,00	R0,00	R0,00
All Risk	☑	R0,00	R268,56	R268,56
Building	☐	R0,00	R0,00	R0,00
Personal Liability	☐	R0,00	R0,00	R0,00
Total Premium Excluding Fees (VAT Included):		**R268,96**	**R537,52**	**R268,56**
Broker Fee			R50,00	R50,00
Total Premium Payable (Includes R0,00 Commission):			**R587,52**	**R318,56**

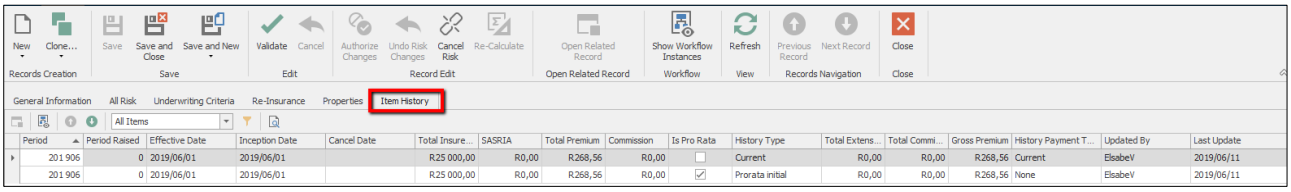
Notes:

VAT at the rate of 15.00% is included in the total premium.

If confirmed by way of payment, and paid in full, this document will serve as a Tax Invoice.

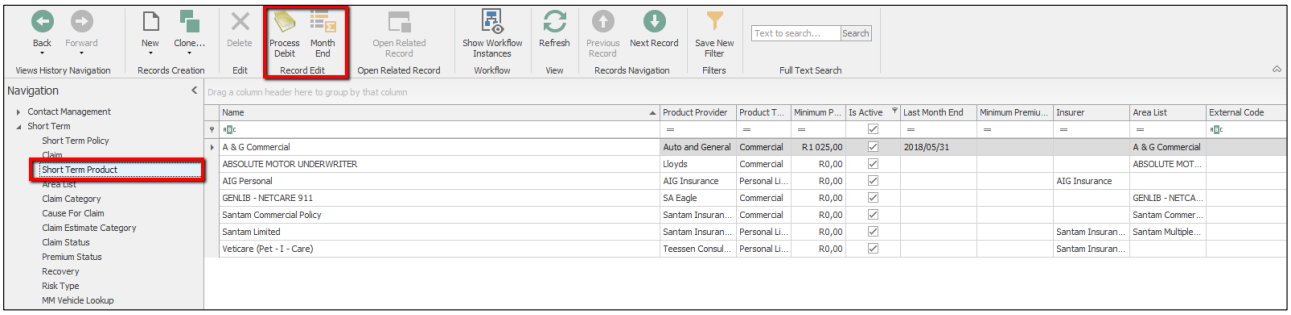
Month-end Process

While administering your policies, the application keeps a history of all calculations on each risk item to be used for the month-end process for premium collection (provided that the changes have been authorized).

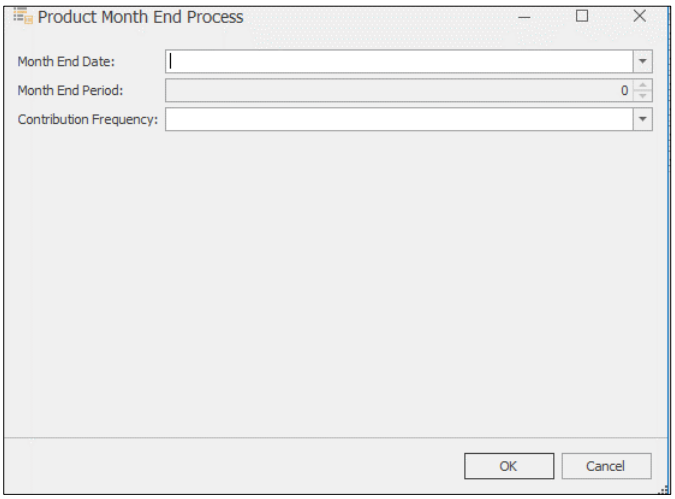


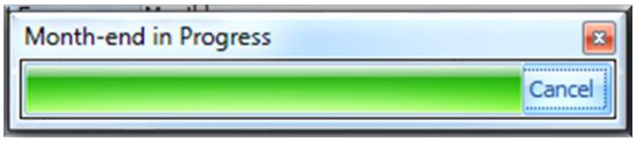
The month-end process runs on Short Term Product and all history items of all authorized changes and active policies are being calculated.

Select the Product(s) on which to perform the month-end process and select 'Month End' action:

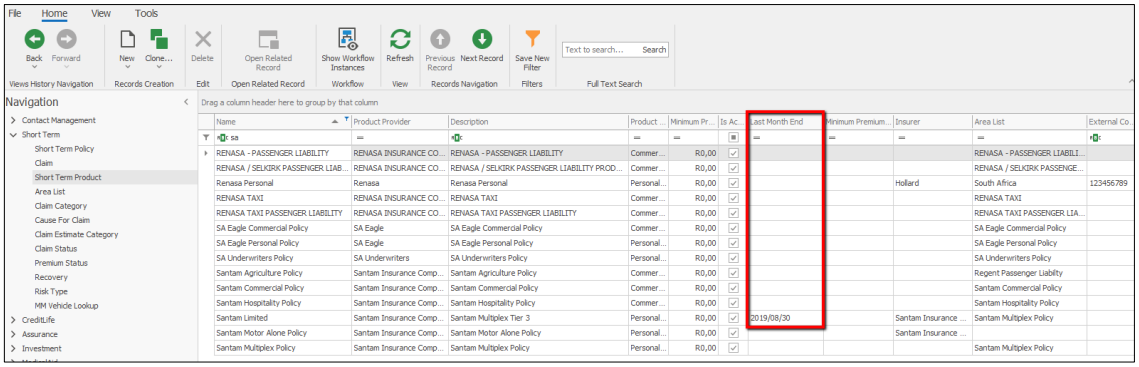


Select the Month end date and Payment frequency of policies on which premium should be calculated. Click on Ok to perform the Month End Calculation Process.





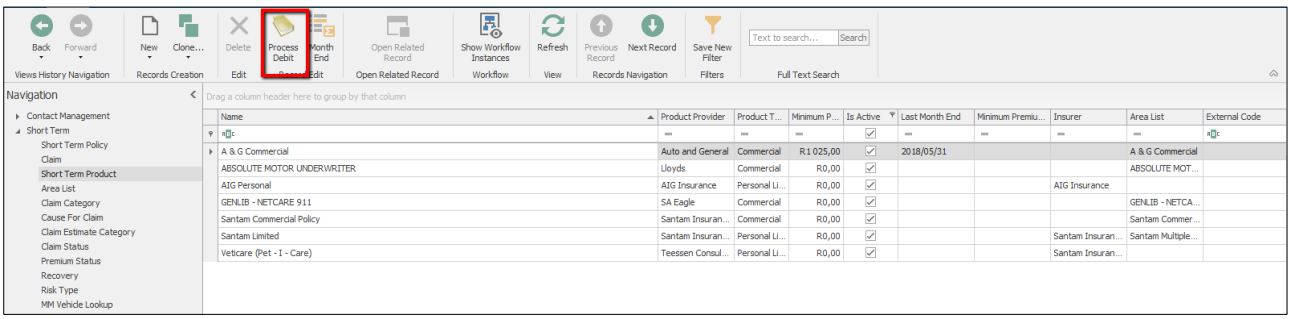
Refresh the Short Term Product screen in order to see the Last Month End date:



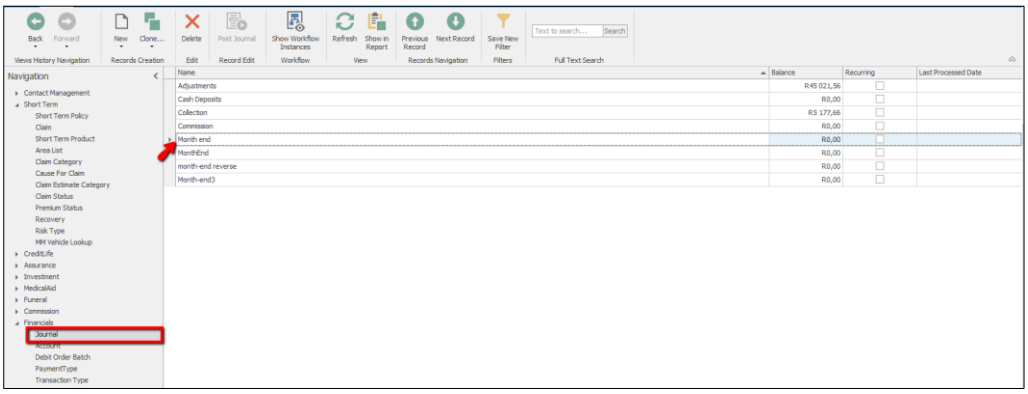
The next step will be to generate debit transactions.

Process Debit

The Process Debit action will generate a debit transaction for each Policy in the appropriate Journal.



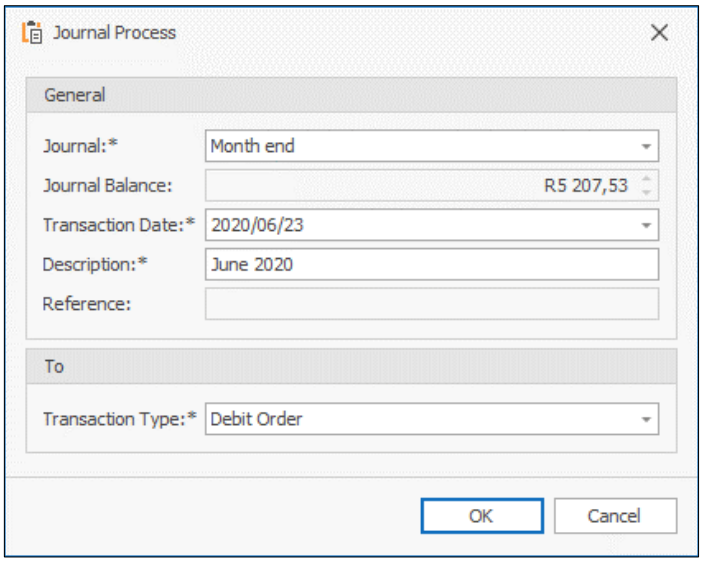
You need to ensure that all the relevant journals required for the process, have been created. Navigate to the Financials section on the Navigation Pane:



The purpose of a journal is two-fold:

- it allows you to review all the transactions that need to be raised and to ensure the correct amounts will be raised.
- it allows you to take note of all cash payments during a month or money that needs to be credited to the clients.

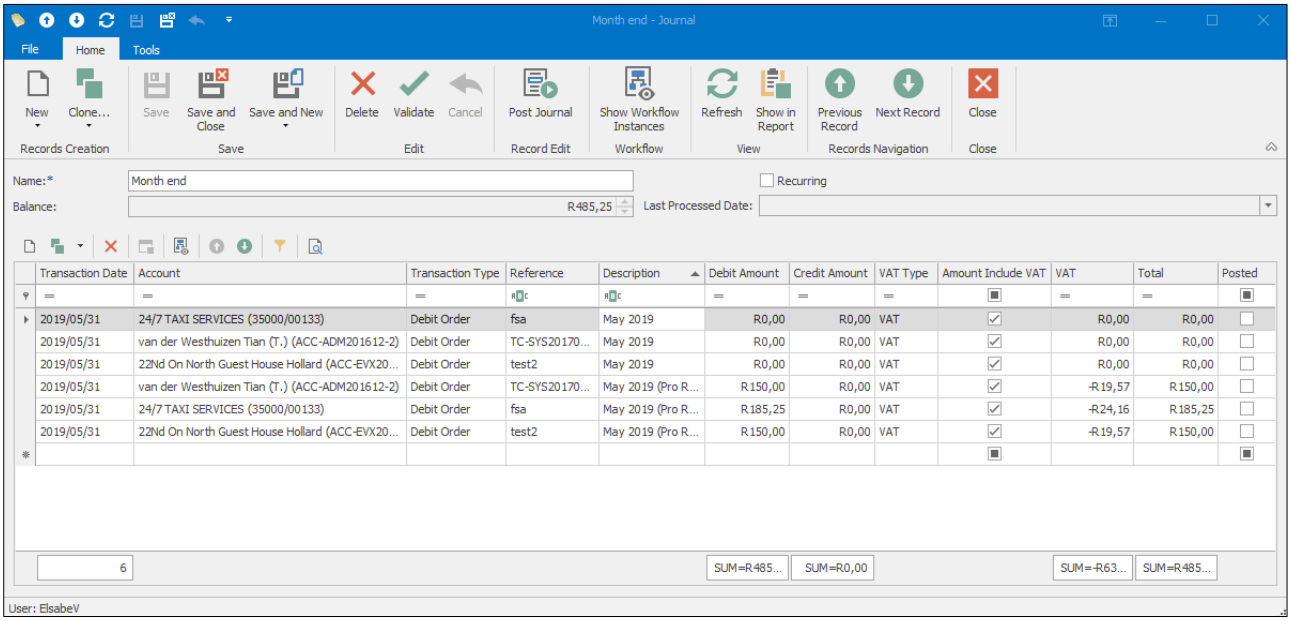
Select the relevant Product(s) on which the month-end process was performed. Select Process Debit. The Journal Process Wizard will appear. Complete the relevant information as per below example:



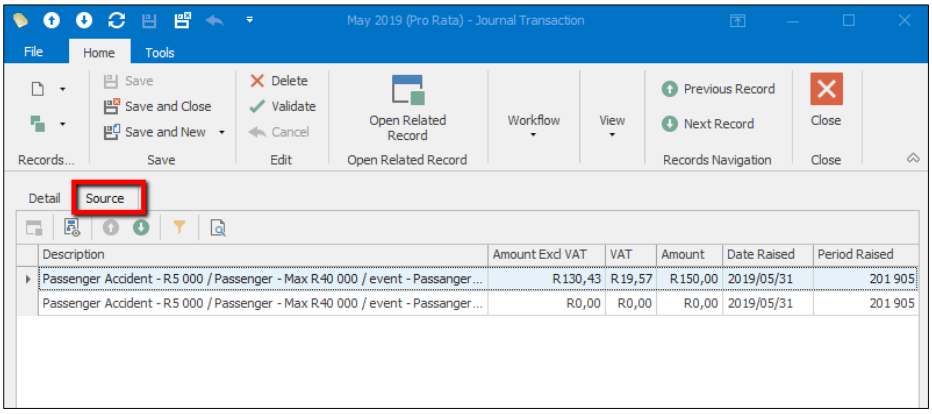
Review and post Journal Entries

Go to Financials and open the relevant Journal to review the entries.

All premiums to be collected will now reflect within the 'Collections' Journal:

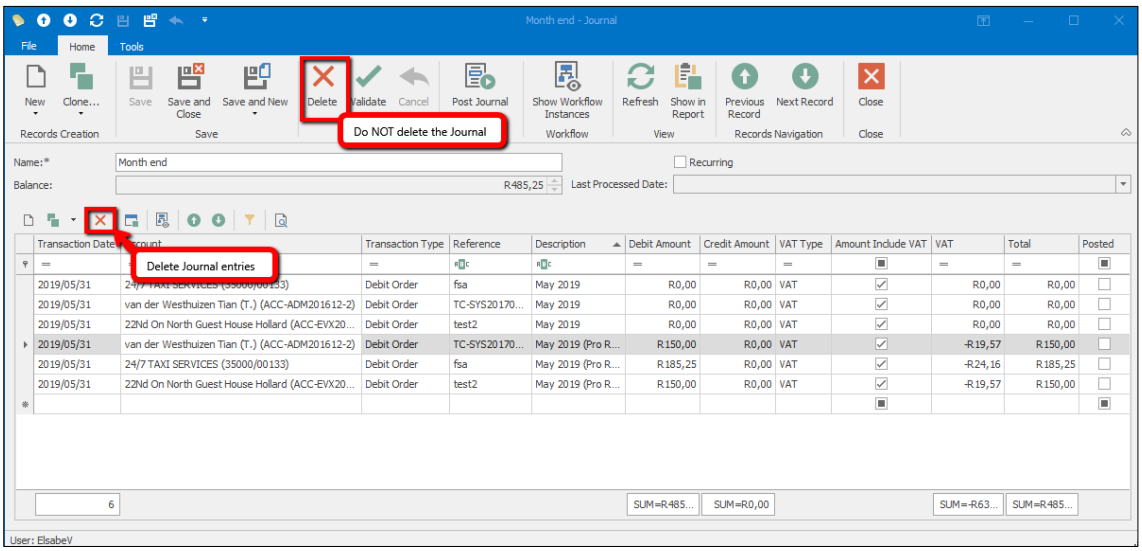


You can open any of the entries to view the details. The entry information was collected from the Item History as referred to in 'Month-end process'.



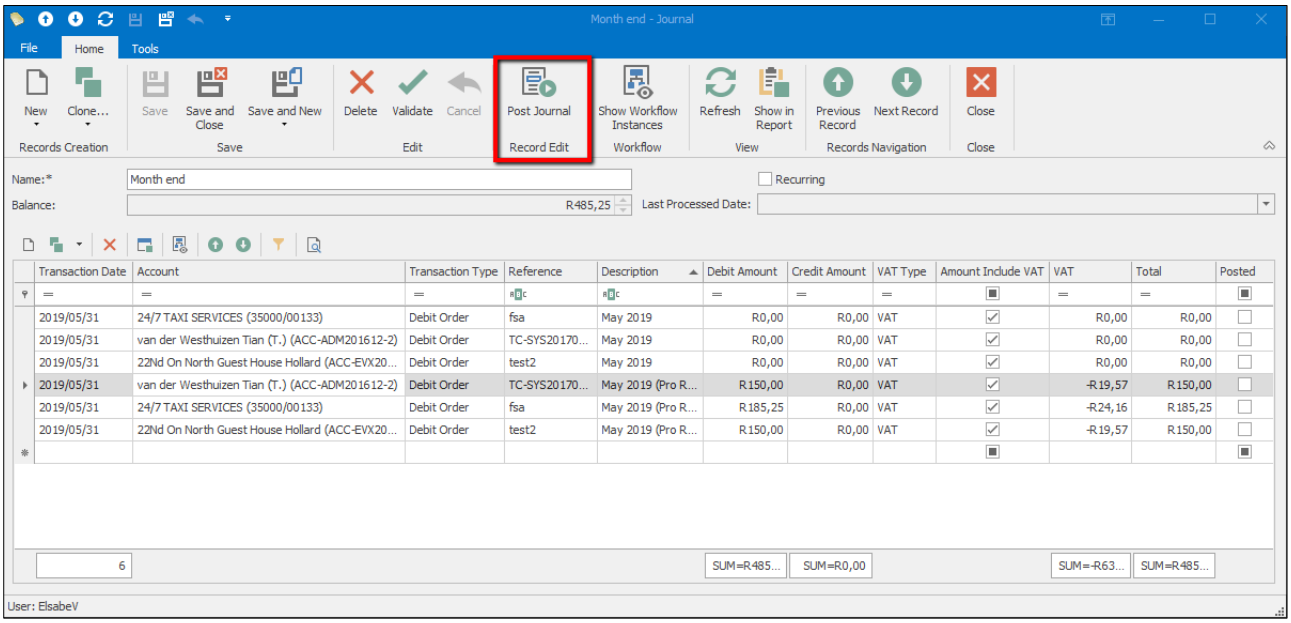
When a premium was incorrectly calculated, you can delete the specific journal entry. Make the necessary changes to the relevant policy and redo the process starting from Month-end Calculation. The corrected entry needs to be added to the Journal again.

Take note: DO NOT delete the Journal; only the specific journal entry.

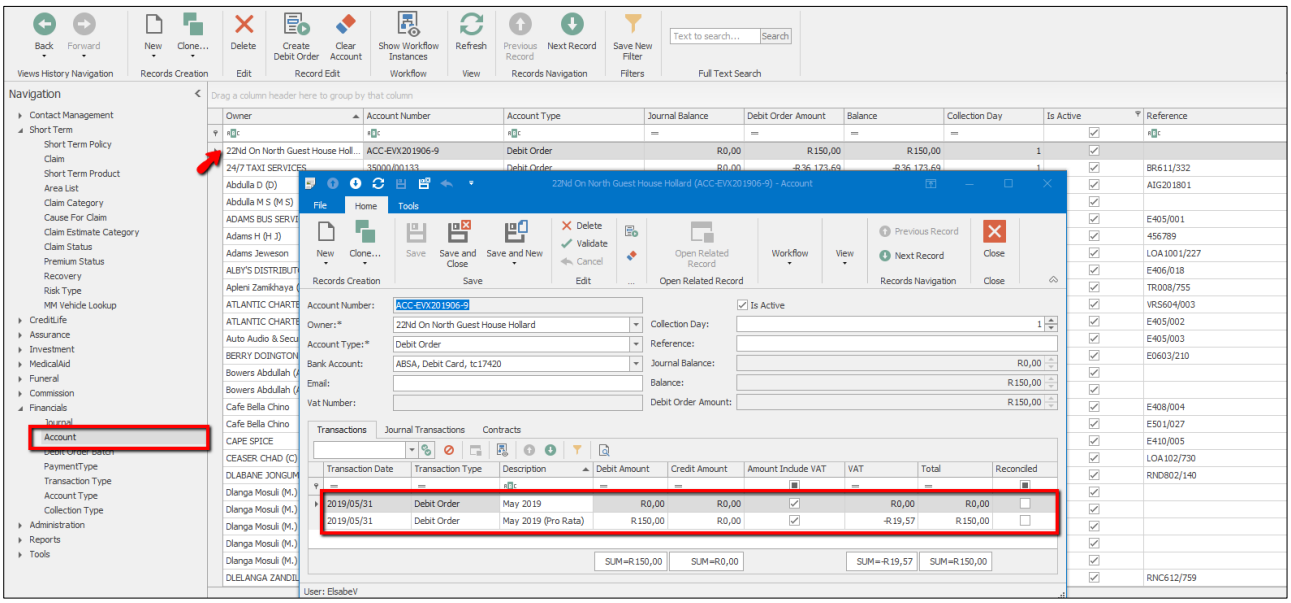


When you are satisfied that all the Journal entries are correct, you can continue to post the Journal.

Posting the journal entries will create the actual debit transactions on each client's account and will clear the transaction entries from the journal. The Journal balance will change to R 0.00



Refer to the Financials module for Debit Order Collections



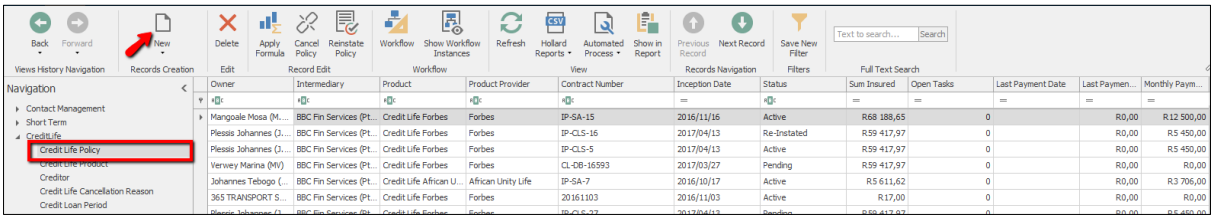
Credit Life

By listing all Creditors, monthly PDA payment, first instalment date calculating Final expiry and final instalment date from initial loan period, allows you to manage all aspects of a Credit Life policy.

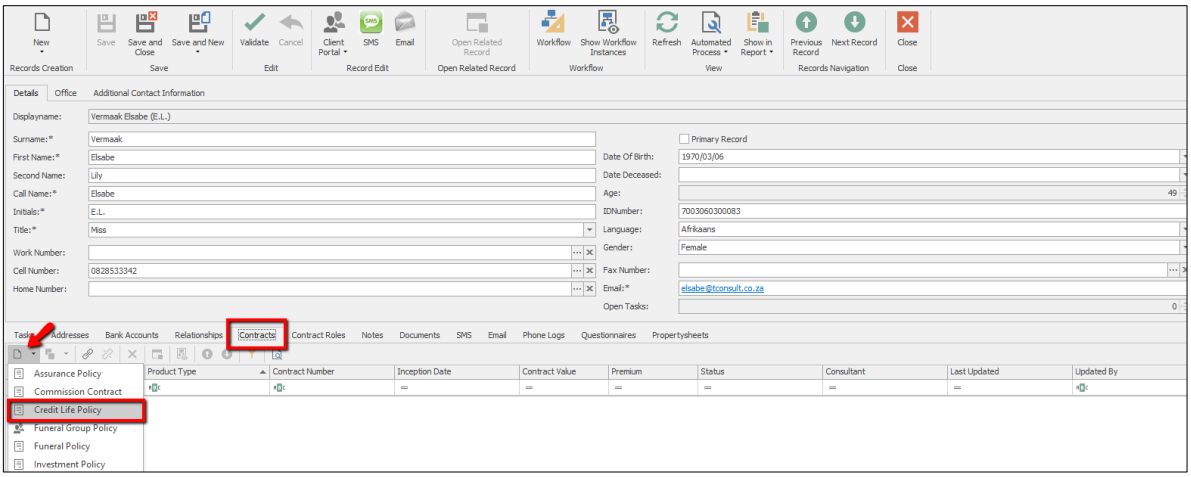
New Credit Life Policy

A new credit life policy can be created from 2 different areas:

- Credit Life policy list view, or

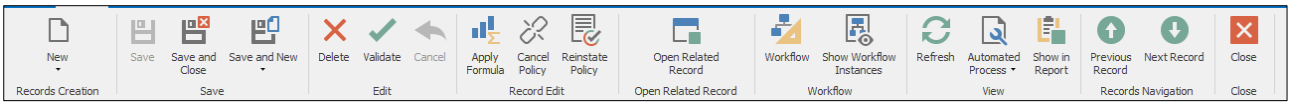


- From a client's profile



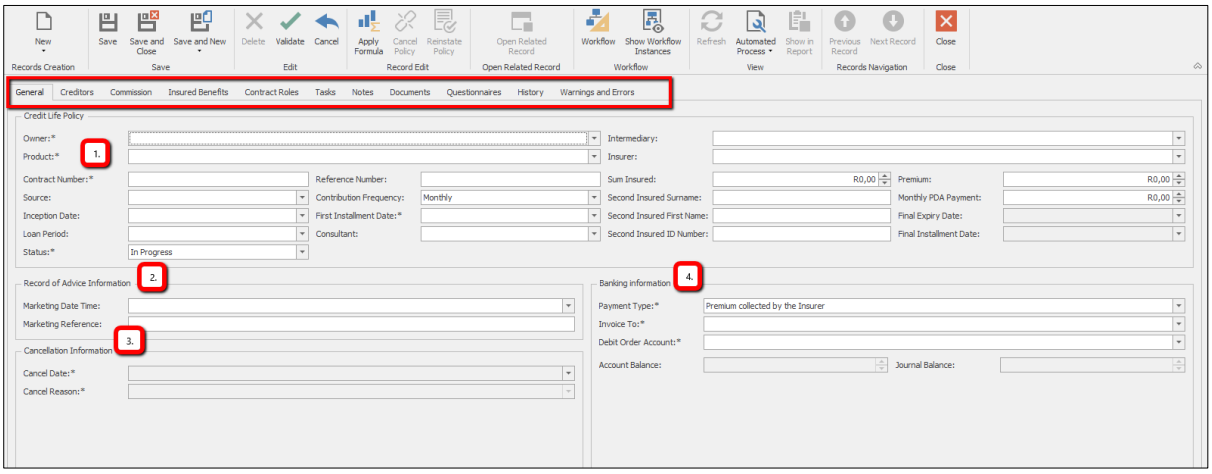
Credit Life Product, List of Creditors, Cancellation reasons and Loan Periods are set up by your System Administrator.

Please note: Credit Life Policy detail view has its own unique information tabs pertaining to Credit Life policy administration.



The detail view is divided into 4 sections:

1. Policy Information
2. Record of Advice Information
3. Cancellation Information
4. Banking Information



General

1. Policy Information

Fieldname	Description	Required
Owner	Select the owner of this policy from the drop-down menu as captured or create a new record	✓
Product	Select relevant Product from drop-down menu	✓
Contract Number	Capture the unique contract number	✓
Reference Number	You may select to have a reference number in addition to the contract number.	
Source	Select source from pre-defined list	
Inception date	Inception date of policy	✓
Loan Period	Select from drop-down menu as prepopulated by your System Administrator	
Status	Select policy status from drop-down menu	
Contribution Frequency	Select frequency from drop-down menu	
First Instalment date	Date on which first instalment is to be paid	
Consultant	Select Consultant from drop-down menu or create new	
Intermediary	Select intermediary from drop-down menu	✓
Insurer	Select Insurer relevant to this Product	
Sum Insured	Sum insured will be calculated from list of Creditors. If no Creditors are listed sum insured should be captured	
Premium	Enter premium of credit life policy.	
Second Insured Surname	A second insured person can be specified on the policy without being an actual client in the database. Capture the Surname.	

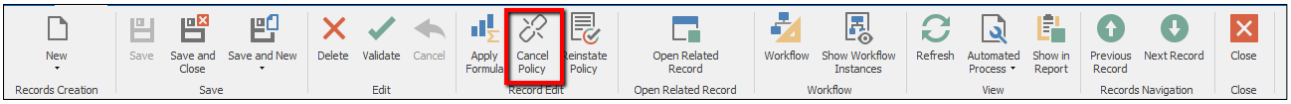
Second Insured First Name	A second insured person can be specified on the policy without being an actual client in the database. Capture the First Name.
Second Insured ID Number	A second insured person can be specified on the policy without being an actual client in the database. Capture the ID of the person.
Monthly PDA Payment	Capture premium as agreed with Payment Distribution Agency
Final Expiry Date	Date will auto calculate from inception date and loan period
Final Instalment Date	Date will auto calculate from first instalment date and loan period

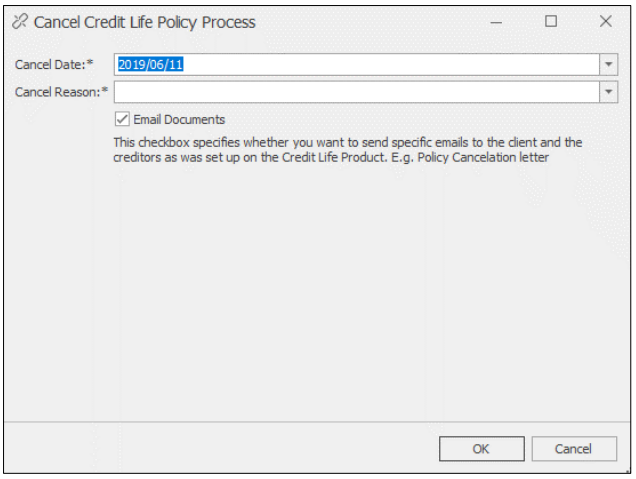
2. Record of Advice Information

Record Marketing information which may be a Compliance requirement on your policy documentation e.g., Record of Advice.

3. Cancellation Information

You will only be able to cancel a policy using the Cancel Policy action button on the action bar:





Cancellation documents and procedures will be setup by your System Administrator. Check 'Email Documents' should this be relevant to your process.

4. Banking Information

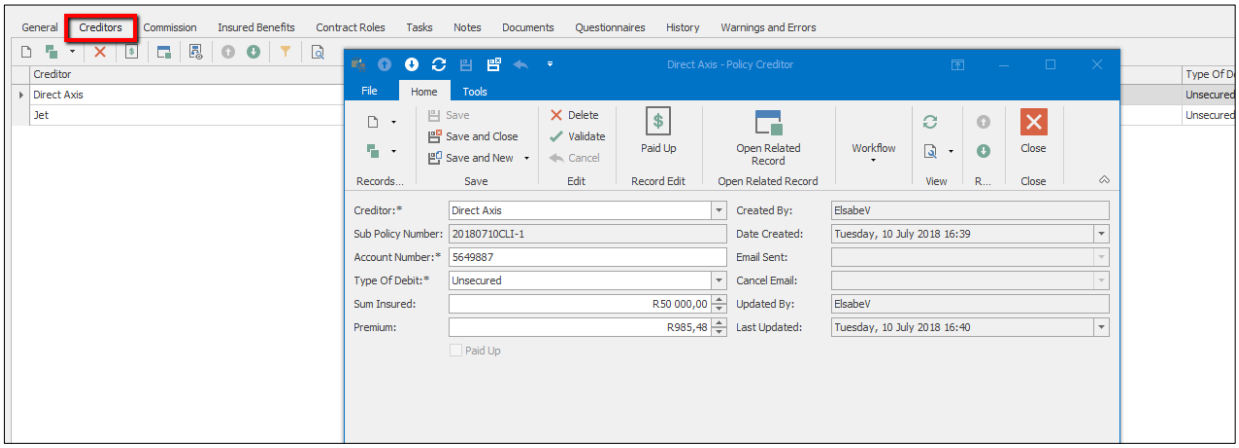
Payment type will default to the type as specified by the System Administrator.

Please refer to Financials with regards to collecting premium and setup of Debit Order Account.

Creditors

All Creditors should be active Company records in Contact Management.

The necessary Creditors will be setup by your System Administrator for selection.

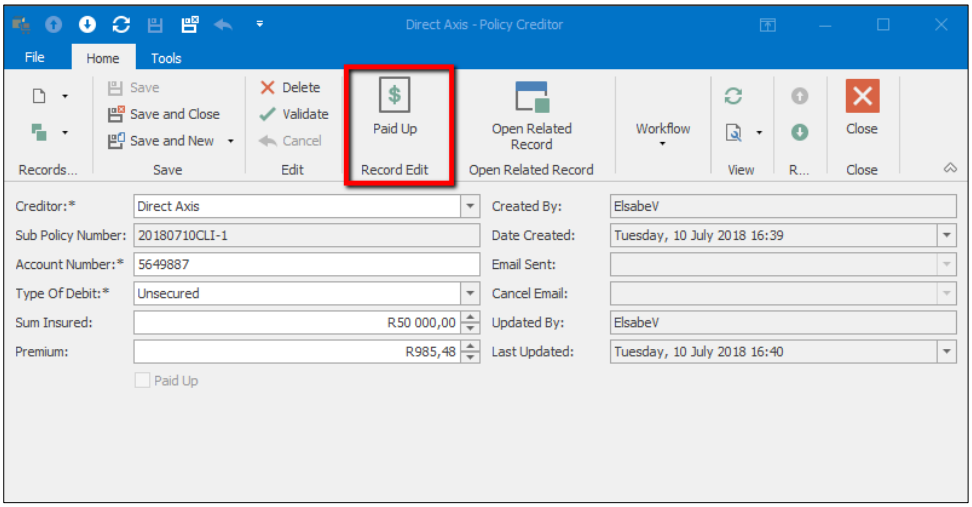


Fieldname	Description	Required
Creditor	Select from the drop-down menu	✓
Sub Policy Number	Autogenerated combining contract number with total Policy creditors	
Account Number	Enter client's account number with this Creditor	✓
Type of Debit	Select from drop-down menu	
Sum Insured	Enter outstanding balance to this creditor. This amount will calculate to the General policy detail view	
Premium	Premium due to this Creditor	

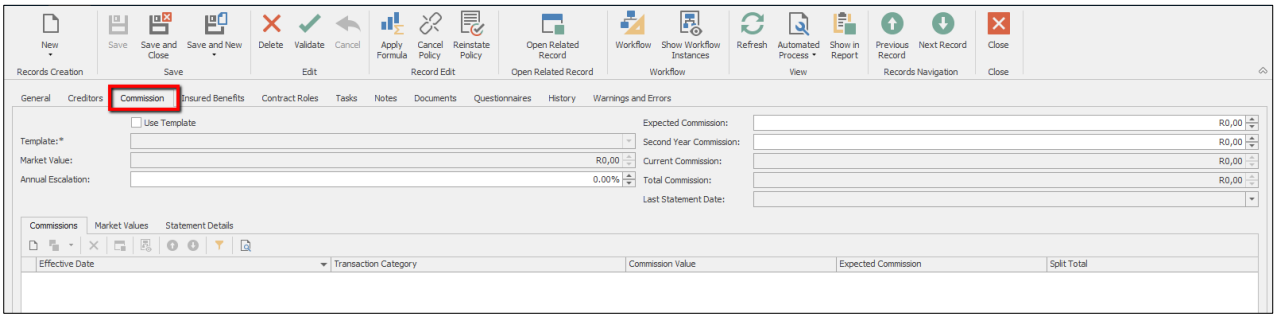
Paid-up Creditor

A creditor can become 'paid-up' whilst the policy is still active.

By selecting 'Paid-Up', the Sum Insured of the policy will reduce with the sum insured amount of the paid-up creditor.



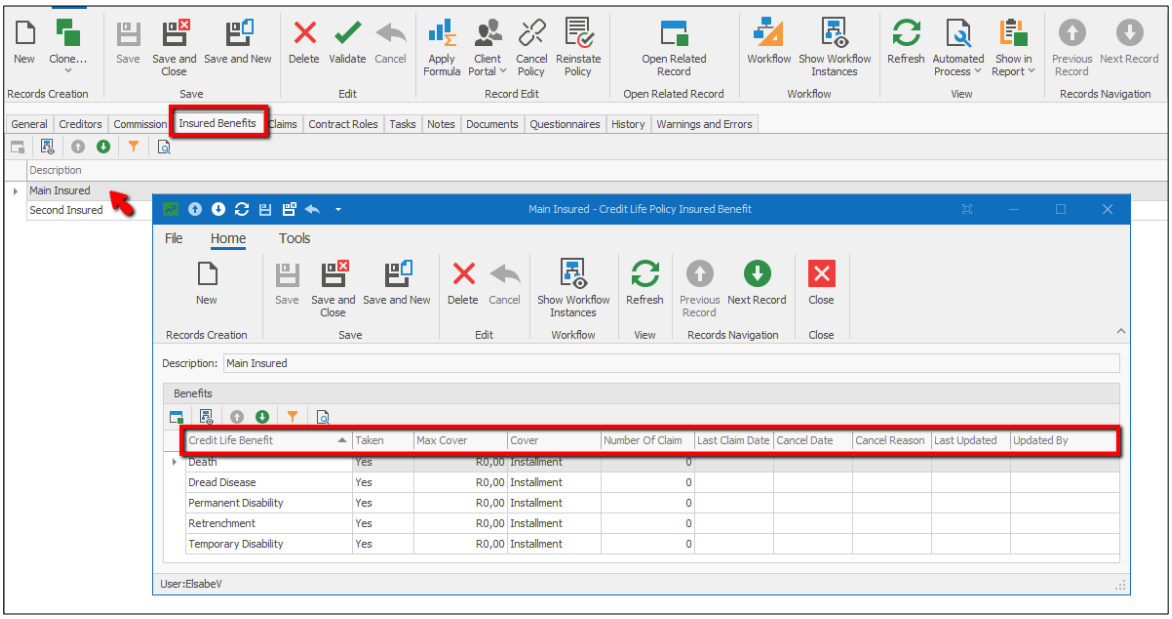
Commission



Fieldname	Description
Use Template	For Commission Administrator use only
Template	Determines commission split between parties. For use of Commission Administrator only
Last Statement date	Date when last commission was received
Market Value	Not applicable
Annual Escalation	Not applicable
Expected Commission	Capture expected commission
Second Year commission	Capture when and if applicable
Current Commission	Displays last commission received as per Last statement date
Total Commission	Calculates all commission processed since inception
Commissions tab	Displays different commission agreements when applicable. For Commission Administrator use only
Statement Details tab	Shows individual commission transactions as and when received

Insured Benefits

Insured Benefits setup on Product will auto populate on policy as well as claims detail when applicable



Contract Roles

Contract roles manage the relationship of a contact with his contracts.

Please refer to this section in Contact Management.

Tasks

Summary of all tasks related to this policy.

Please refer to Task Management on how to create and manage tasks.

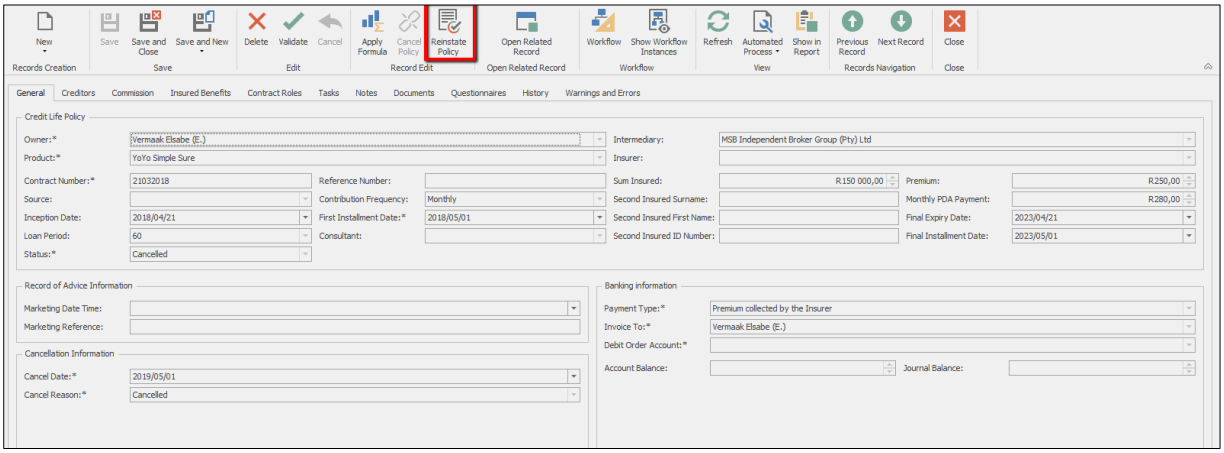
Documents

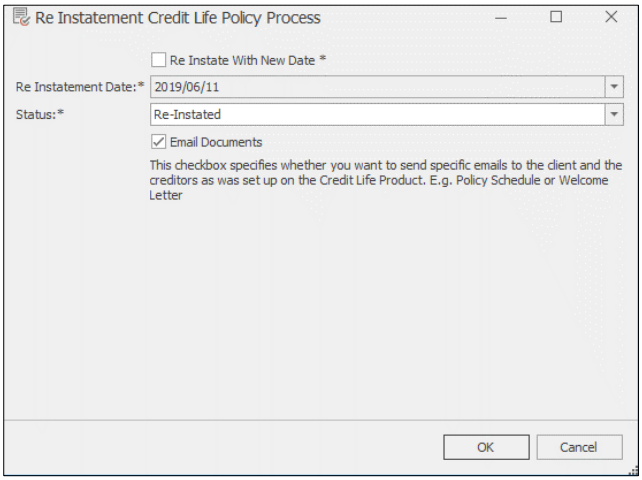
Use the Documents tab to add a new document onto the application.

Please refer to Documents section on how to add or create a new document.

Reinstate Policy

A cancelled policy can be reinstated at any time.

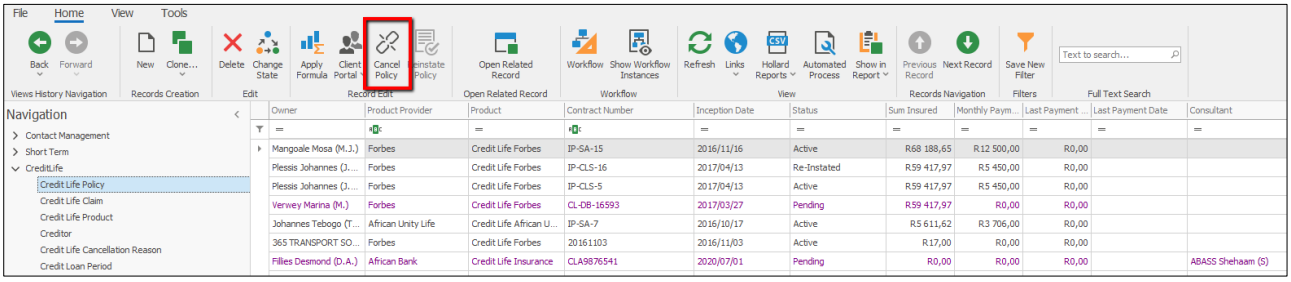




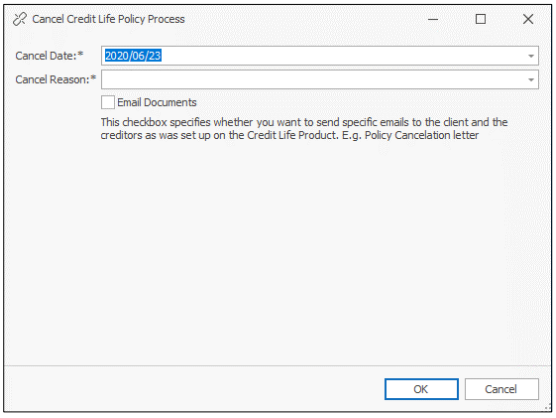
Reinstatement documents and procedures will be setup by your System Administrator. Check 'Email Documents' should this be relevant to your process.

Cancel Policy

Cancel Credit Life policy by selecting the Cancel Policy action.



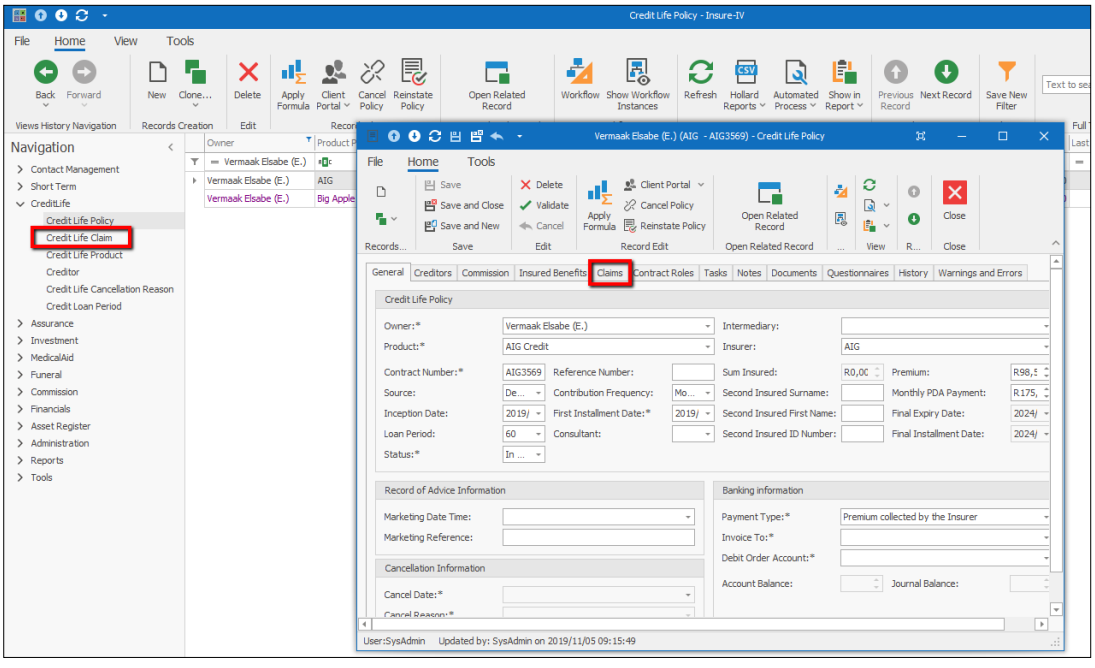
Capture cancel date and select cancel reason.



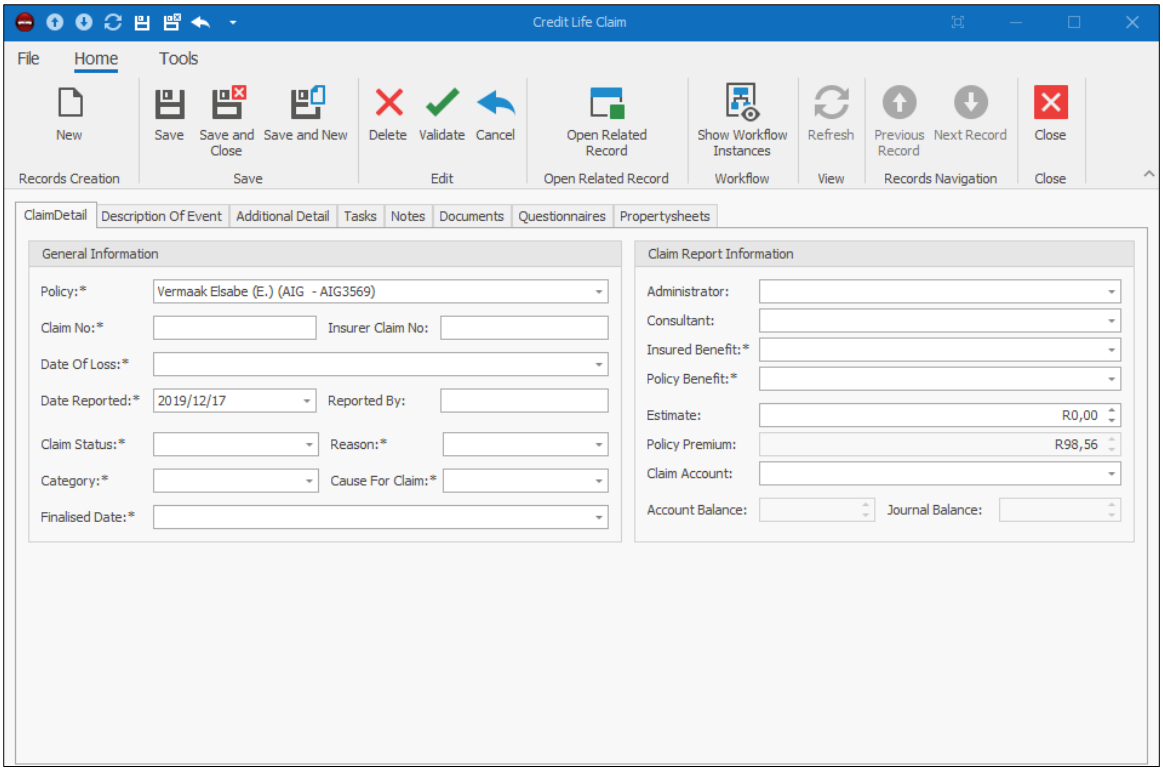
Email documents is reserved for a back-end process which can be ignored unless this process has been implemented on request and according to your business rules.

Credit Life Claim

A claim can be captured directly from the Navigation panel or on the applicable policy



Create new claim on applicable policy will default the policy on the claim



Claim Detail

General Information

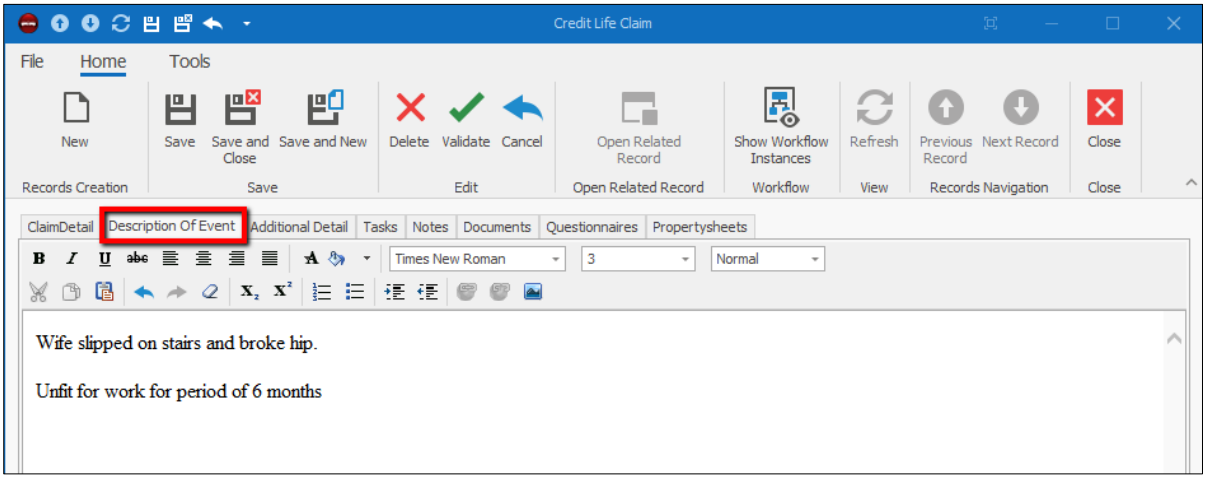
Fieldname	Description	Required
Policy	Select applicable policy	✓
Claim No	Enter claim number for internal reference or claim number will auto populate if set up on credit life product	✓
Insurer Claim No	Enter insurer claim number if applicable	
Date of Loss	Select date of loss	✓
Date Reported	Select relevant date the claim was reported	
Reported By	Free text field to capture name of person who reported the claim	
Claim status	Select relevant status	✓
Reason	Drop-down of status reasons will be available for selection if applicable on the status selected	
Category	Select Claim Category from drop-down menu	✓
Cause of Claim	Select Cause of Claim applicable to the specific Claim Category from drop-down menu	✓
Finalised Date	Enter finalised date when claim status is in a final state	

Claim Report information

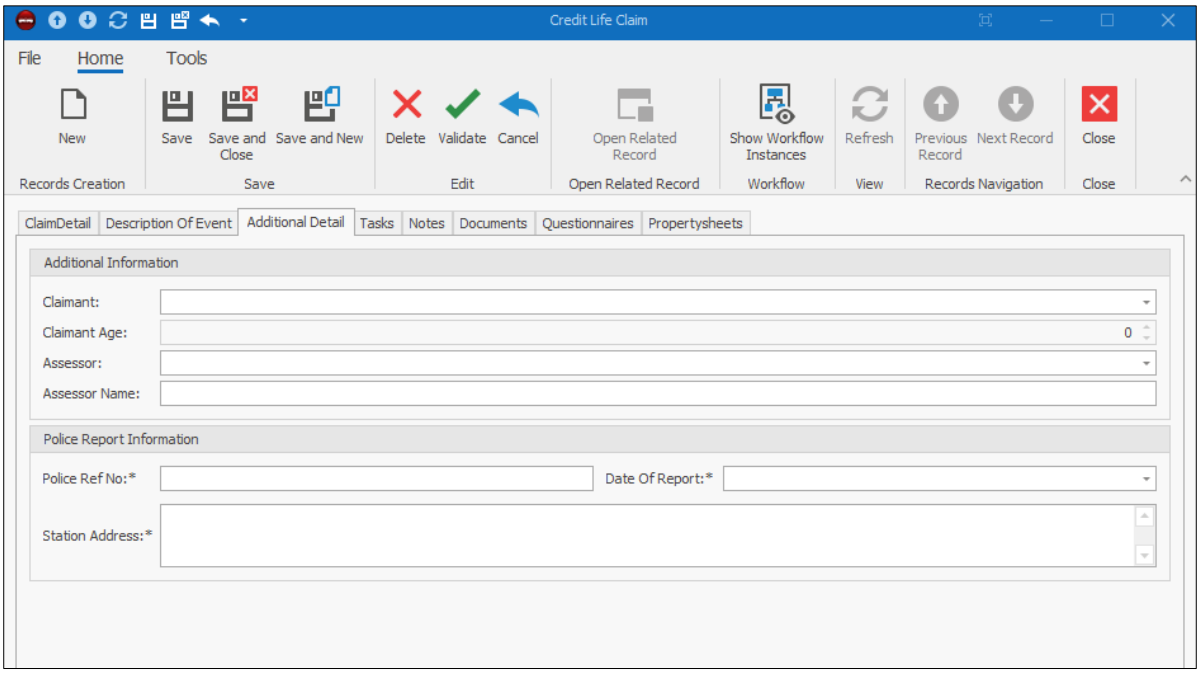
Fieldname	Description	Required
Administrator	Select Claims Administrator from drop-down menu	
Consultant	Select relevant Consultant from drop-down menu	
Insured Benefit	Select applicable benefit linked to policy on which claim is registered i.e., Main or Second Insured	✓
Policy Benefit	Select policy benefit applicable to the specific insured benefit i.e., Death	✓
Estimate	Claim estimate will auto populate if a formula was applied on this specific benefit, if not, estimate can be captured	
Policy Premium	Policy premium will auto populate from policy selected	
Claim Account	Create a claim account to manage payments on this specific claim	
Account Balance	Account balance will auto populate from claims account	
Journal balance	Journal balance will auto populate from claims account	

Description of event

Free text field to be captured with details of event or can be pre-populated with default template if selected on Claims Category



Additional Information



Claimant

Select Claimant from policy as captured on Contract Role. Claimant's age will auto populate with details captured on record linked on Contract Role.

Assessor

Link Assessor from Contact list or free text capture in 'Assessor Name' field if this Assessor is not a Contact record

Police Report Information

Police report information fields will be active to capture if it was selected on the specific cause of claim applicable.

Tasks

Summary of all tasks related to this claim

Please refer to Task Management on how to create and manage tasks.

Note

Summary of all notes related to this claim

Please refer to Notes on how to create and manage notes.

Documents

Please refer to Documents on how to create and manage documents

Questionnaires and PropertySheets

Please refer to Questionnaires on how to create and manage questionnaires

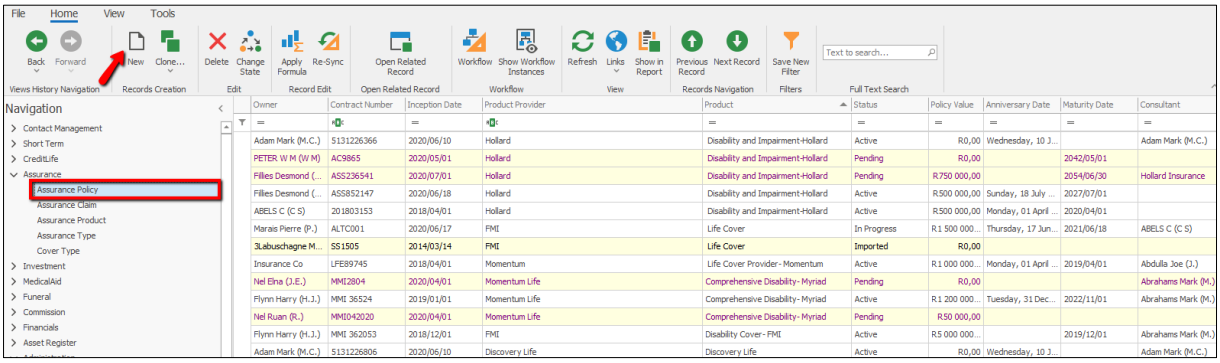
Assurance

Manage Assurance policies with their own unique benefit structures.

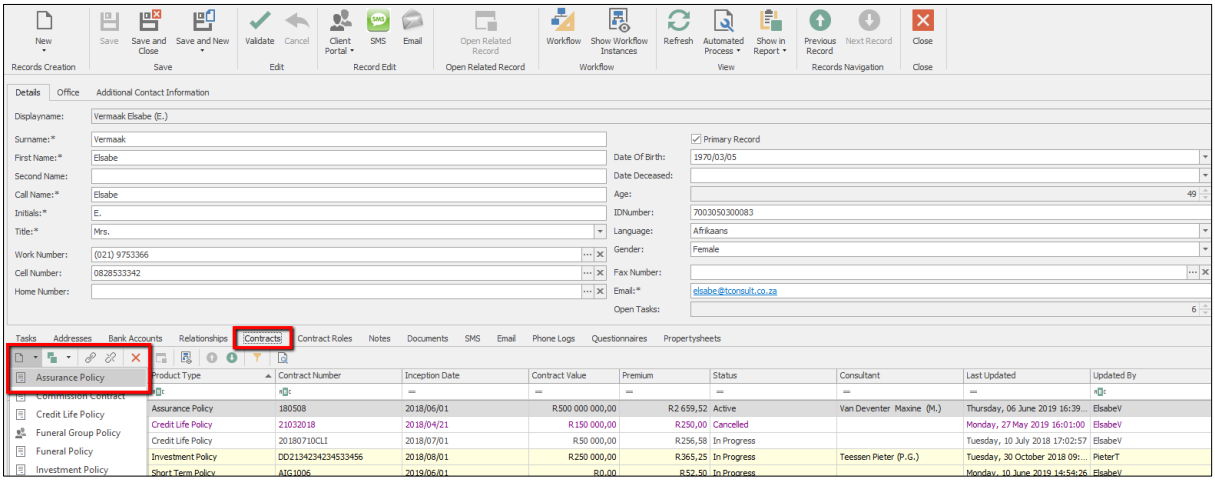
New Assurance Policy

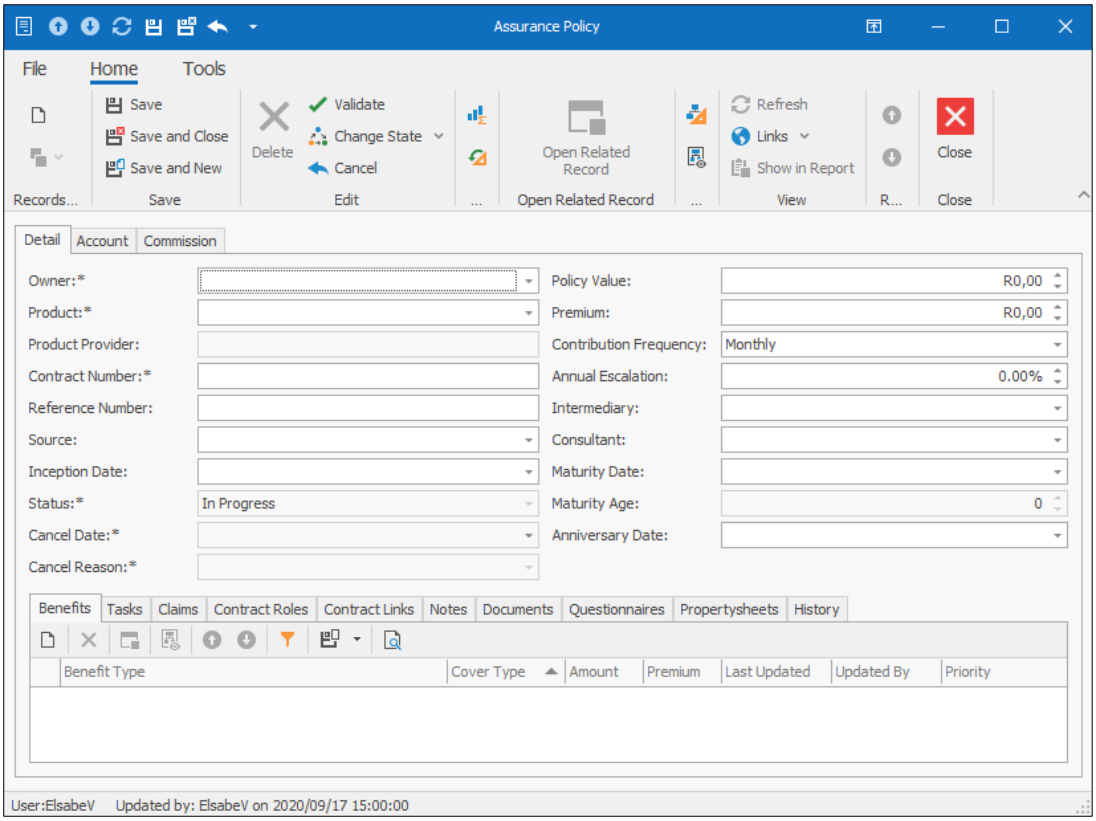
A new assurance policy can be created from 2 different areas:

- Assurance policy list view, or



- From a client's profile

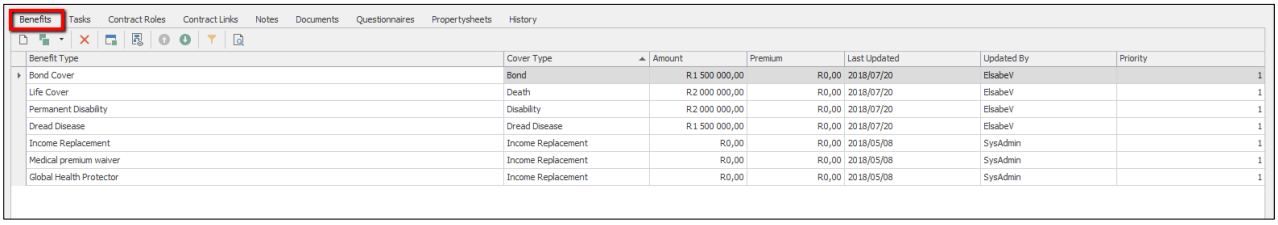




Fieldname	Description	Required
Owner	Select relevant owner from Contact database.	✓
Product	Select relevant product. All products with their unique benefit structures will be setup by your System Administrator	
Product Provider	Defaults to Product Provider as setup on Product	
Contract Number	Capture unique policy number as provided by the Product Provider	✓
Reference Number	Free text field to be used at own discretion	
Source	Select source from pre-defined list	
Inception Date	Enter date from when policy is effective	✓
Status	Select from drop-down menu	
Cancel Date	Enter date from when policy needs to be cancelled	
Cancel Reason	Select cancel reason from pre-defined list	
Policy Value	Enter policy sum insured	
Premium	Capture agreed premium	
Contribution Frequency	Select from drop-down menu	
Annual Escalation	Capture escalation percentage if applicable	
Intermediary	Select Intermediary from drop-down menu	
Consultant	Select Consultant responsible for this policy	
Maturity Date	Enter maturity date	
Maturity Age	Maturity age will auto calculate from client's age and Maturity date	
Anniversary date	Enter anniversary date	

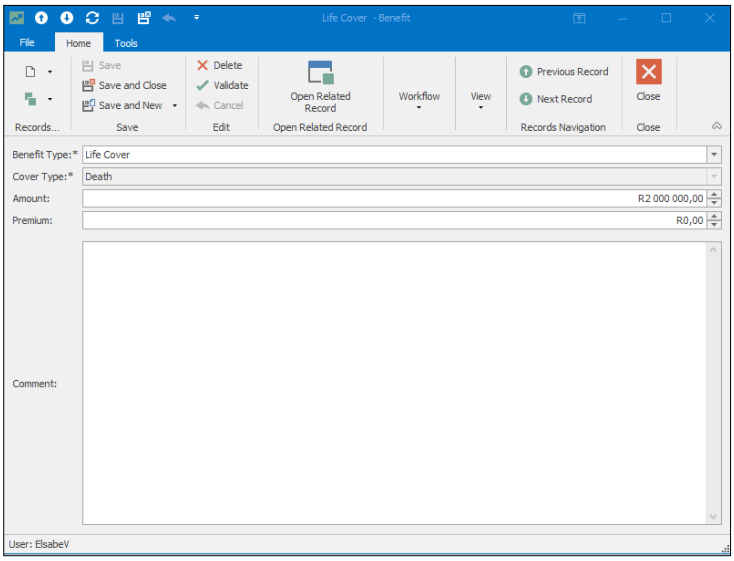
Benefits

The benefit structure as setup by your System Administrator will auto populate when you select the Product on this policy.



Benefit Type	Cover Type	Amount	Premium	Last Updated	Updated By	Priority
Bond Cover	Bond	R1 500 000,00	R0,00	2018/07/20	ElsabeV	1
Life Cover	Death	R2 000 000,00	R0,00	2018/07/20	ElsabeV	1
Permanent Disability	Disability	R2 000 000,00	R0,00	2018/07/20	ElsabeV	1
Dread Disease	Dread Disease	R1 500 000,00	R0,00	2018/07/20	ElsabeV	1
Income Replacement	Income Replacement	R0,00	R0,00	2018/05/08	SysAdmin	1
Medical premium waiver	Income Replacement	R0,00	R0,00	2018/05/08	SysAdmin	1
Global Health Protector	Income Replacement	R0,00	R0,00	2018/05/08	SysAdmin	1

Each benefit's insured amount and premium (where applicable) can now be captured:



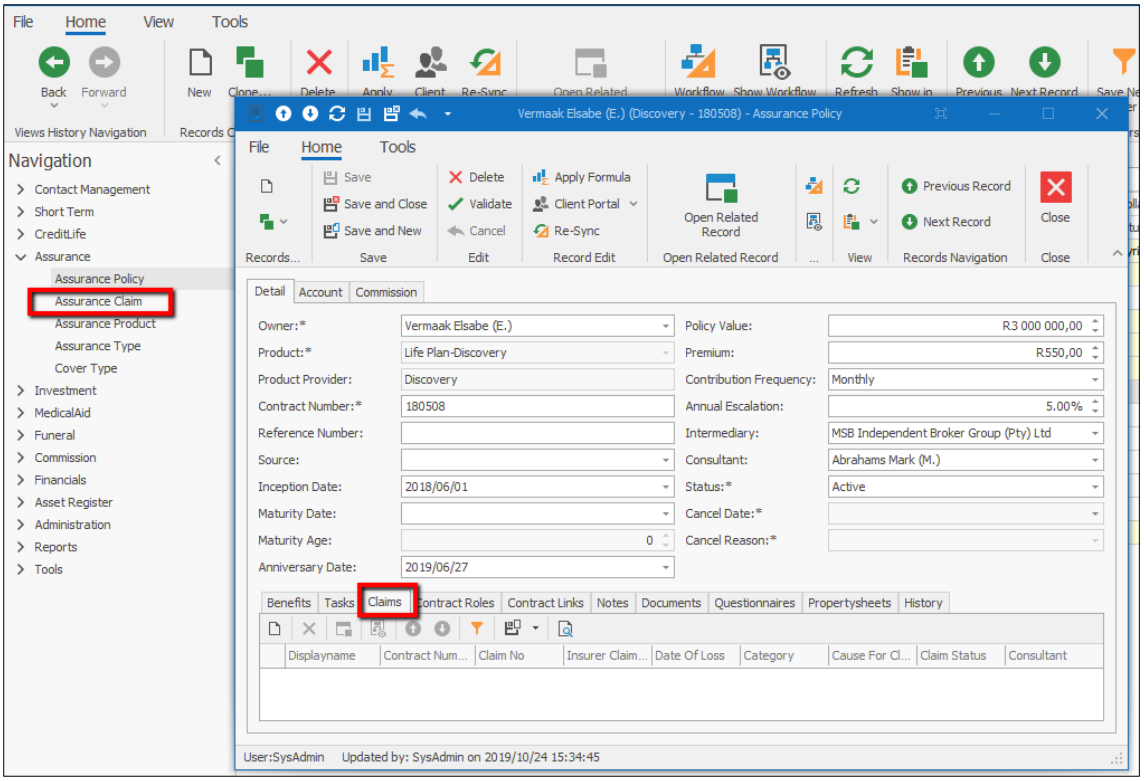
Tasks

Summary of all tasks related to this policy.

Please refer to Task Management on how to create and manage tasks.

Claims

Create new claim from policy or Navigation panel.



Refer to Assurance Claim on how to create and manage Assurance claims

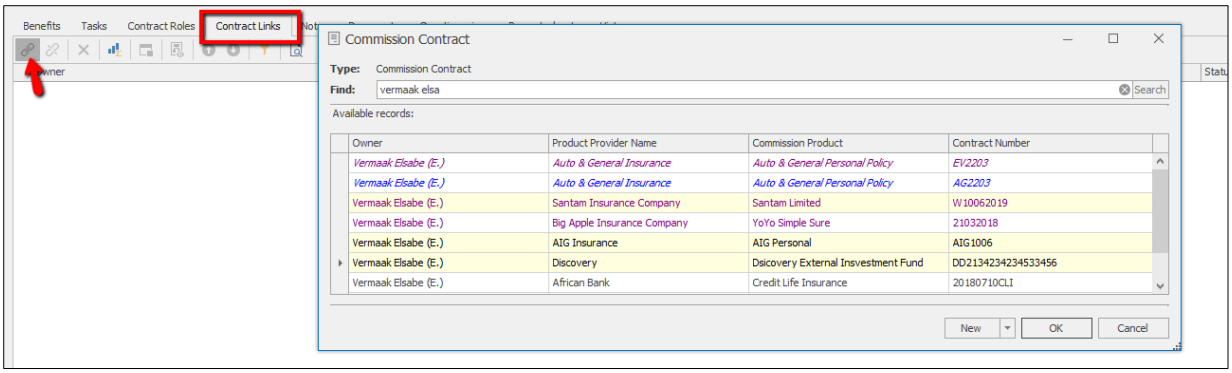
Contract Roles

Contract roles manage the relationship of a contact with his contracts.

Please refer to this section in Contract Management.

Contract Links

To link a contract with any other Contract in the database to which it might be related:



The linked contracts will then be accessible from either policy detail view.

You will typically link 2 contracts when there is a financial relevance between the contracts, e.g., Key man Policies.

Documents

Use the Documents tab to add a new document onto the application.

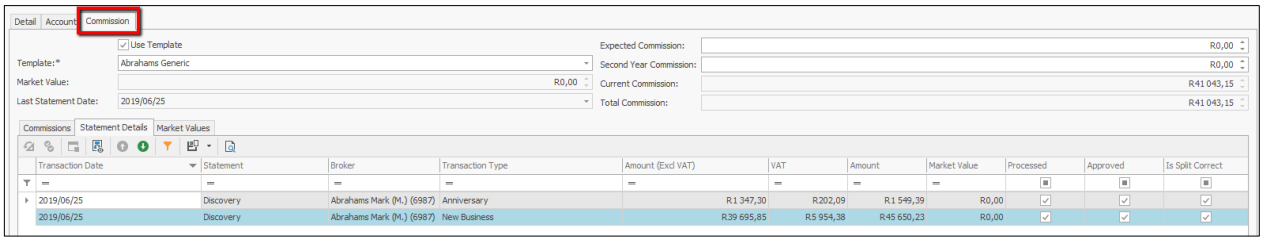
Please refer to Documents section on how to add or create a new document.

Account

Payment type will default to the type as specified by the System Administrator.

Please refer to Financials with regards to collecting premium and setup of Debit Order Account.

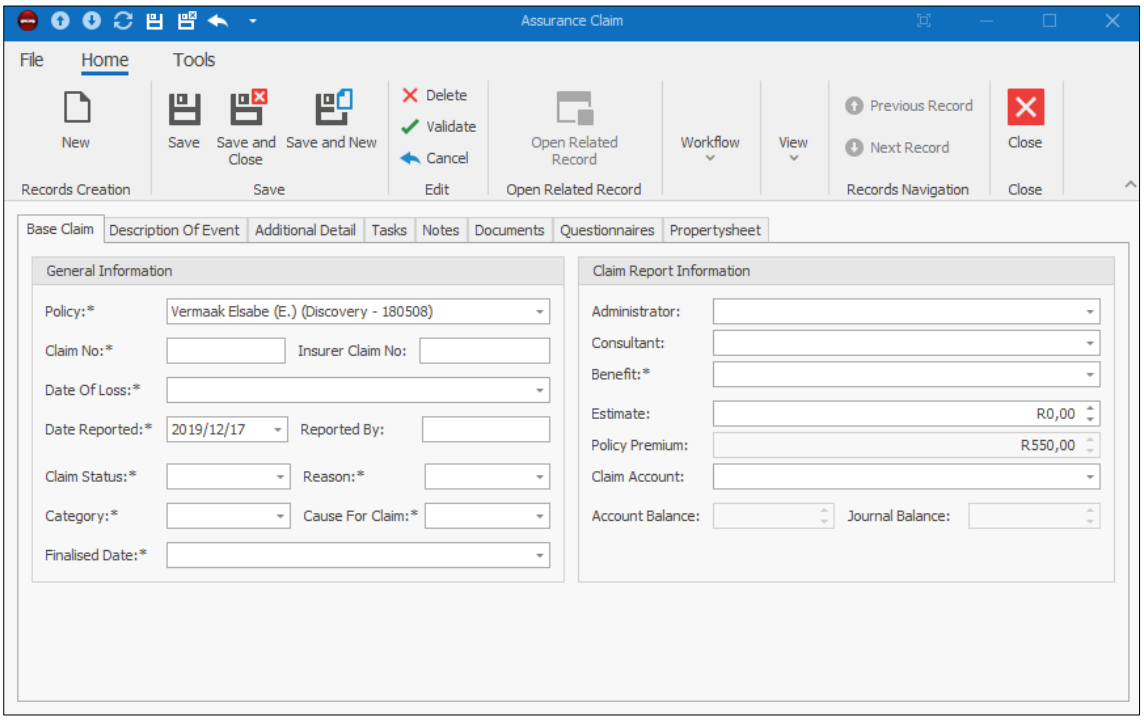
Commission



Fieldname	Description
Use Template	For Commission Administrator use only
Template	Determines commission split between parties. For use of Commission Administrator only
Market Value	Capture when and if applicable
Last Statement date	When last commission was received
Expected Commission	Capture expected commission
Second year commission	Capture when and if applicable
Current Commission	Displays last commission received as per Last statement date
Total Commission	Calculates all commission processed since inception
Commissions tab	Displays different commission agreements when applicable. For Commission Administrator use only
Statement Details tab	Shows individual commission transactions as and when received
Market Values tab	Displays history transactions of market values

Assurance Claim

New Claim



Claim Detail

General Information

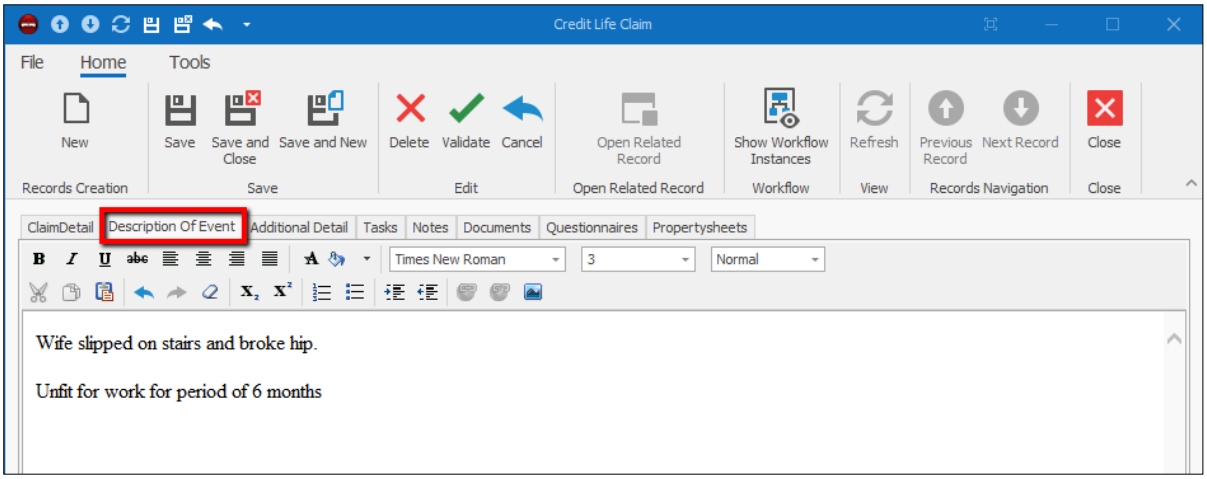
Fieldname	Description	Required
Policy	Select applicable policy	✓
Claim No	Enter claim number for internal reference or claim number will auto populate if set up on credit life product	✓
Insurer Claim No	Enter insurer claim number if applicable	
Date of Loss	Select date of loss	✓
Date Reported	Select relevant date the claim was reported	
Reported By	Free text field to capture name of person who reported the claim	
Claim status	Select relevant status	✓
Reason	Drop-down of status reasons will be available for selection if applicable on the status selected	
Category	Select Claim Category from drop-down menu	✓
Cause of Claim	Select Cause of Claim applicable to the specific Claim Category from drop-down menu	✓
Finalised Date	Enter finalised date when claim status is in a final state	

Claim Report information

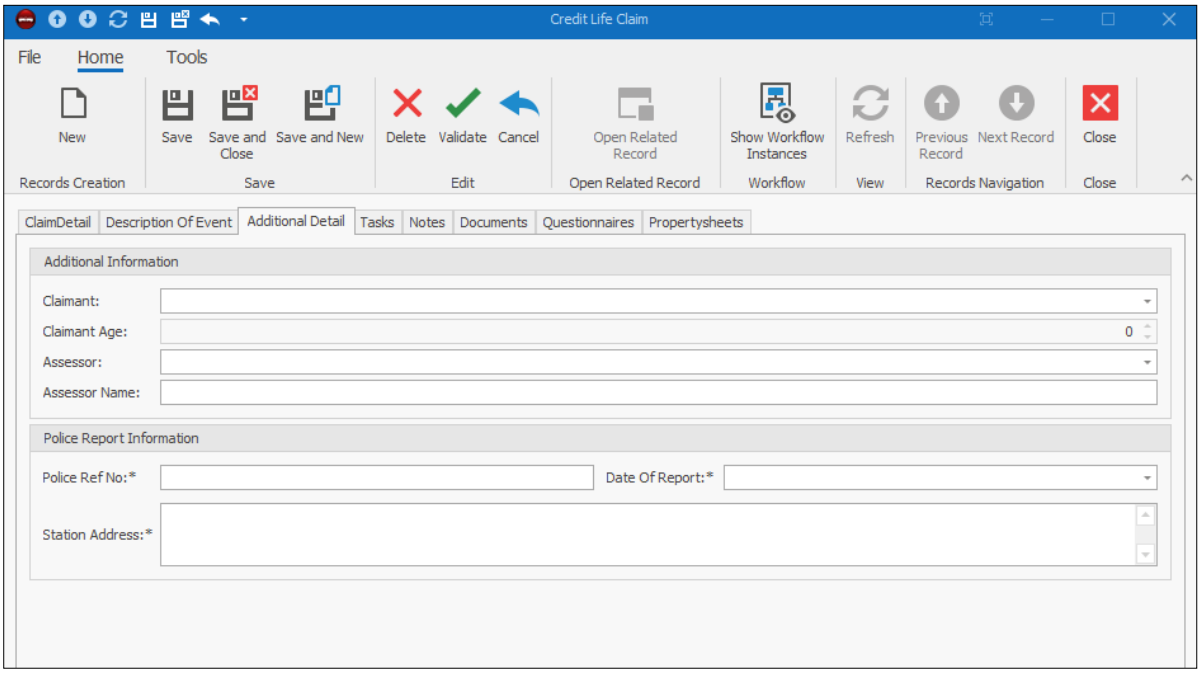
Fieldname	Description	Required
Administrator	Select Claims Administrator from drop-down menu	
Consultant	Select relevant Consultant from drop-down menu	
Benefit	Select applicable benefit linked to policy on which claim is registered i.e., Life Cover	✓
Estimate	Capture claim estimate amount	
Policy Premium	Policy premium will auto populate from policy selected	
Claim Account	Create a claim account to manage payments on this specific claim	
Account Balance	Account balance will auto populate from claims account	
Journal balance	Journal balance will auto populate from claims account	

Description of event

Free text field to capture details of event. Can also be pre-populated with default template if selected on Claims Category.



Additional Information



Claimant

Select Claimant from policy as captured on Contract Role. Claimant's age will auto populate with details captured on record linked on Contract Role.

Assessor

Link Assessor from Contact list or free text capture in 'Assessor Name' field if this Assessor is not a Contact record.

Police Report Information

Police report information fields will be active to capture if it was selected on the specific cause of claim applicable.

Tasks

Summary of all tasks related to this claim

Please refer to Task Management on how to create and manage tasks.

Note

Summary of all notes related to this claim

Please refer to Notes on how to create and manage notes.

Documents

Please refer to Documents on how to create and manage documents

Questionnaires and PropertySheets

Please refer to Questionnaires on how to create and manage questionnaires

Investment

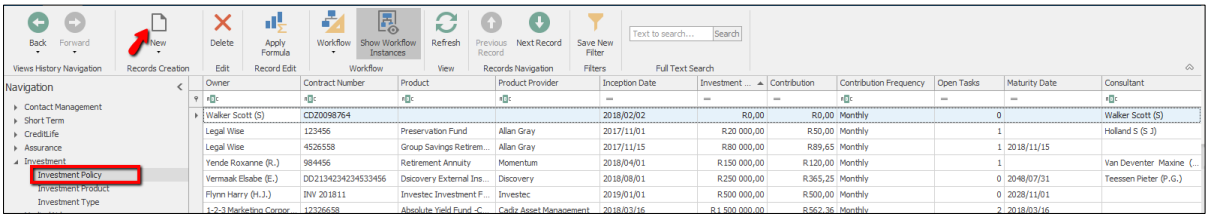
Similar to an Assurance policy, Investments can also be managed with its own unique information related to Investments.

Capture or import investment fund values to build a full investment portfolio for your client.

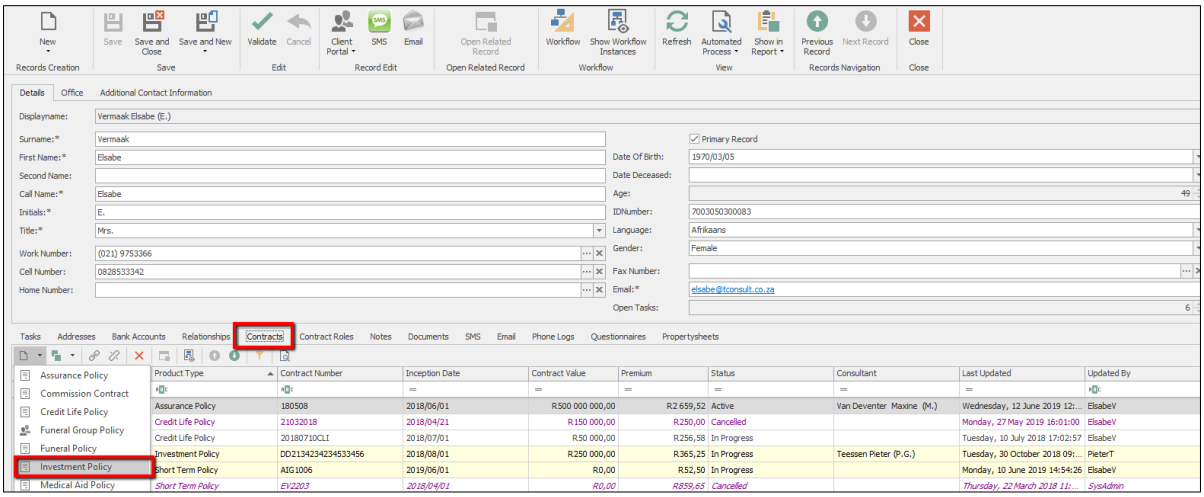
New Investment

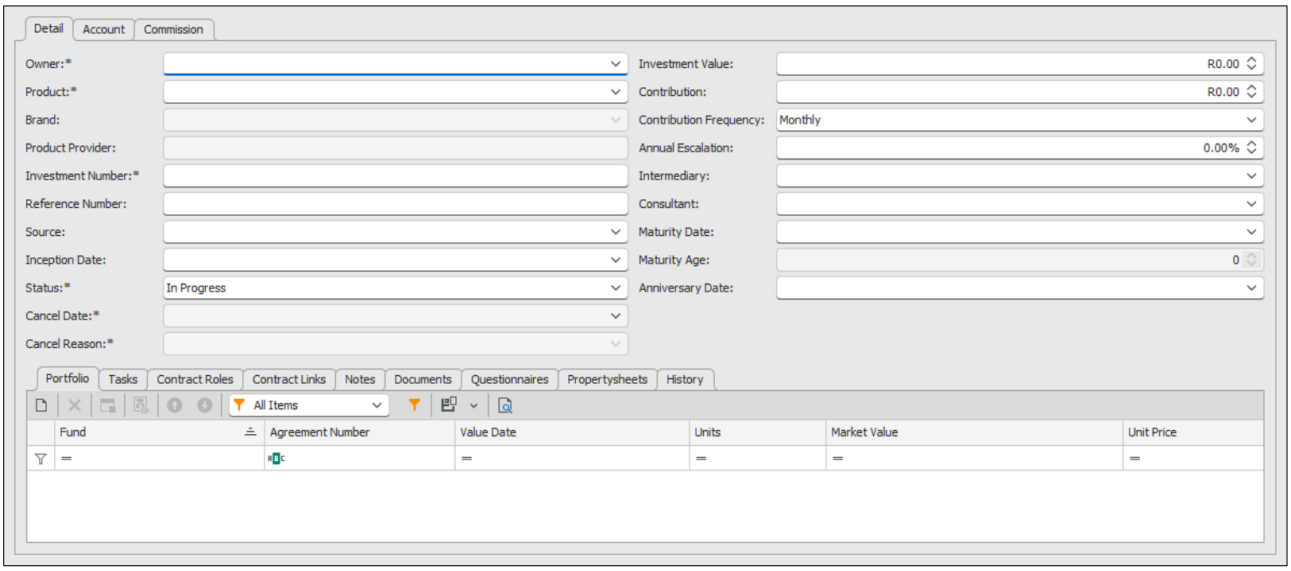
A new investment can be created from 2 different places:

- Investment list view, or



- From a client's profile

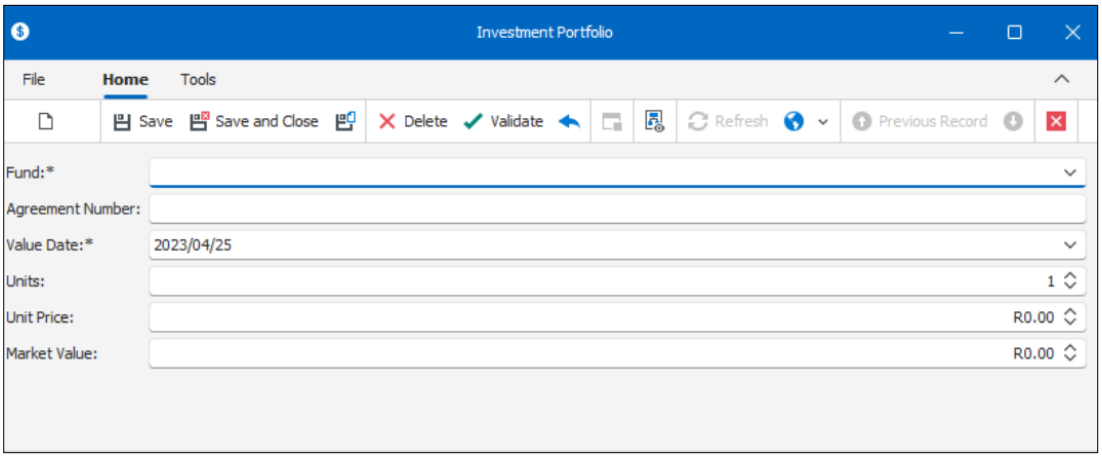




Fieldname	Description	Required
Owner	Select relevant owner from Contact database.	✓
Product	Select relevant product. All products with their unique benefit structures will be setup by your System Administrator	
Brand	Unique Brand linked to this Product Provider	
Product Provider	Defaults to Product Provider as setup on Product	
Investment Number	Capture unique investment number as provided by the Product Provider	✓
Reference Number	Free text field to be used at own discretion	
Source	Select source from pre-defined list	
Inception date	Date policy was started	
Status	Select from drop-down menu	
Cancel Date	Field will become active when Status is changed to Cancelled	
Cancel Reason	Field will become active once cancel date is selected	
Investment Value	Enter value	
Contribution	Capture agreed premium	
Contribution Frequency	Select from drop-down menu	
Annual Escalation	Capture when and if applicable	
Intermediary	Select Intermediary from drop down menu	
Consultant	Select Consultant responsible for this policy	
Maturity Date	Enter Maturity date if applicable	
Maturity Age	Maturity age will auto calculate from client's age and Maturity date	
Anniversary Date	Enter value	

Portfolio

Import or capture funds and fund values per policy to build the client portfolio.



Fieldname	Description	Required
Fund	Select relevant fund from the selected product's pre-defined list	✓
Agreement Number	Unique agreement number per fund where applicable	
Value Date	Specific date of this fund value	
Units	Units purchased on this fund	
Unit Price	Value per unit	
Market Value	Total value of this fund	

Tasks

Summary of all tasks related to this policy.

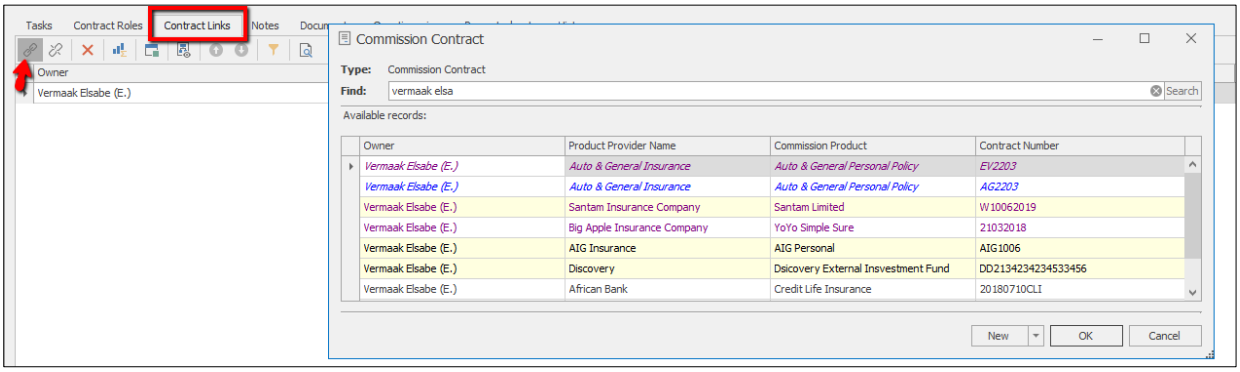
Please refer to Task Management on how to create and manage tasks.

Contract Roles

Contract roles manage the relationship of a contact with his contracts. Please refer to this section in Contact Management.

Contract Links

To link a contract with any other Contract in the database to which it might be related:



The linked contracts will then be accessible from either policy detail view.

Documents

Use the Documents tab to add a new document onto the application.

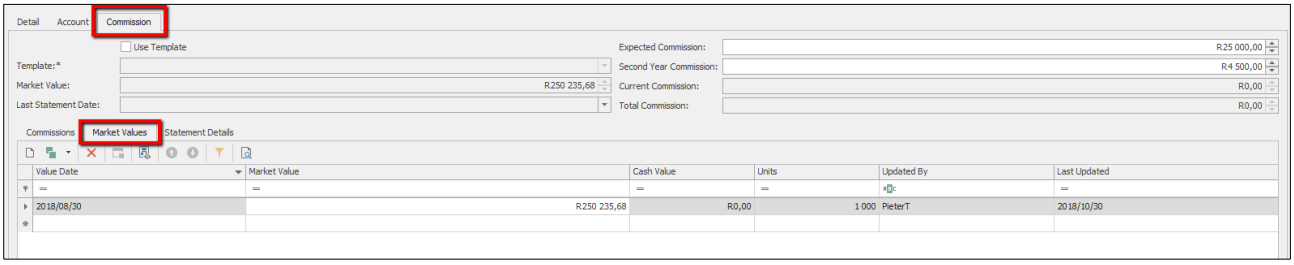
Please refer to Documents section on how to add or create a new document

Account

Payment type will default to the type as specified by the System Administrator.

Please refer to Financials with regards to collecting premium and setup of Debit Order Account.

Commission



Note that a list of Market Values and other Investment related information i.e., Cash Value and Units are also visible and updated either by manual input or imported during the commission processing process.

Fieldname	Description
Use Template	For Commission Administrator use only
Template	Determines commission split between parties. For use of Commission Administrator only
Market Value	Capture when and if applicable
Last Statement date	Date when last commission was received
Expected Commission	Capture expected commission
Second year commission	Capture when and if applicable
Current Commission	Displays last commission received as per Last statement date
Total Commission	Calculates all commission processed since inception
Commissions tab	Displays different commission agreements when applicable. For Commission Administrator use only
Statement Details tab	Shows individual commission transactions as and when received

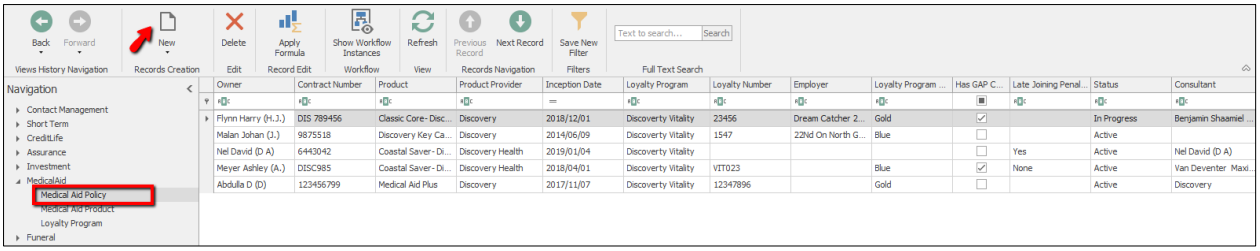
Medical Aid

Managing medical aid policies with its unique information with regards to Gap cover and loyalty programmes.

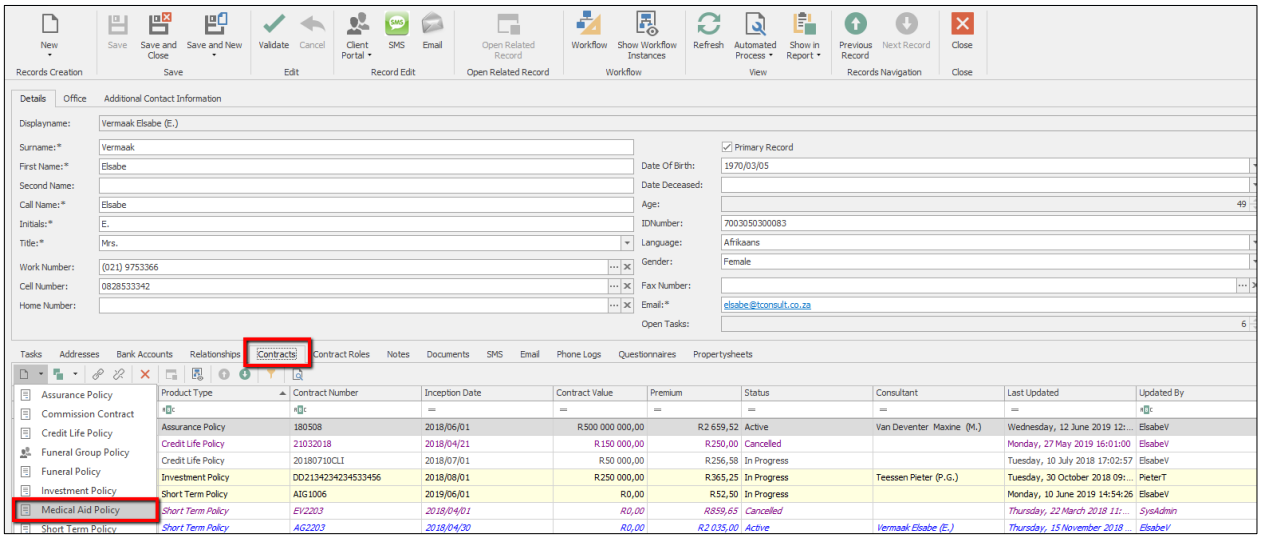
New Medical Aid Policy

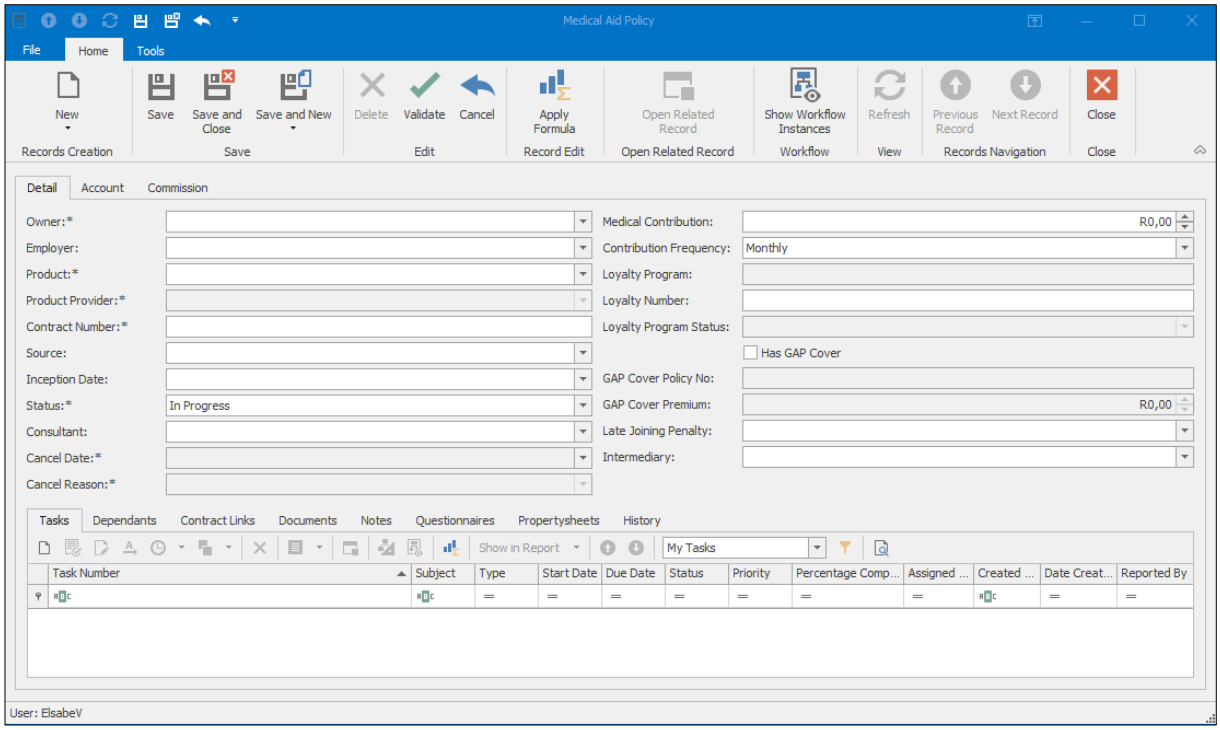
A Medical Aid policy can be captured from 2 different places in the application:

- Medical Aid Policy list view; or



- From the client's profile





Fieldname	Description	Required
Owner	Select relevant owner from Contact database.	✓
Employer	Client's employer will display if setup on the Contact relationship	
Product	Select relevant product. All products with their unique benefit structures will be setup by your System Administrator	
Product Provider	Defaults to Product Provider as setup on Product	
Contract Number	Capture unique investment number as provided by the Product Provider	✓
Source	Select source from pre-defined list	
Inception date	Date policy was started	
Status	Select from drop-down menu	✓
Consultant	Select Consultant responsible for this policy	
Cancel Date	Field will become active when Status is changed to Cancelled	
Cancel Reason	Field will become active once cancel date is selected	
Medical Contribution	Capture premium for this policy	
Contribution Frequency	Select frequency of premium	
Loyalty Program	Loyalty program will auto populate when specified on Product	
Loyalty Number	Enter the applicable number	
Loyalty Program Status	Select relevant status	
Has GAP Cover	Select when applicable	
GAP Cover policy No	Enter relevant policy number	
GAP Cover Premium	Capture premium when applicable	
Late Joining Penalty	Select from drop-down menu	
Intermediary	Select Intermediary from drop-down menu	

Tasks

Summary of all tasks related to this policy.

Please refer to Task Management on how to create and manage tasks.

Dependants

Dependants play an active role on the policy and is therefore referred to as Contract Role. A Dependant can be captured to be visible on only policy or to be part of Contacts in the database.

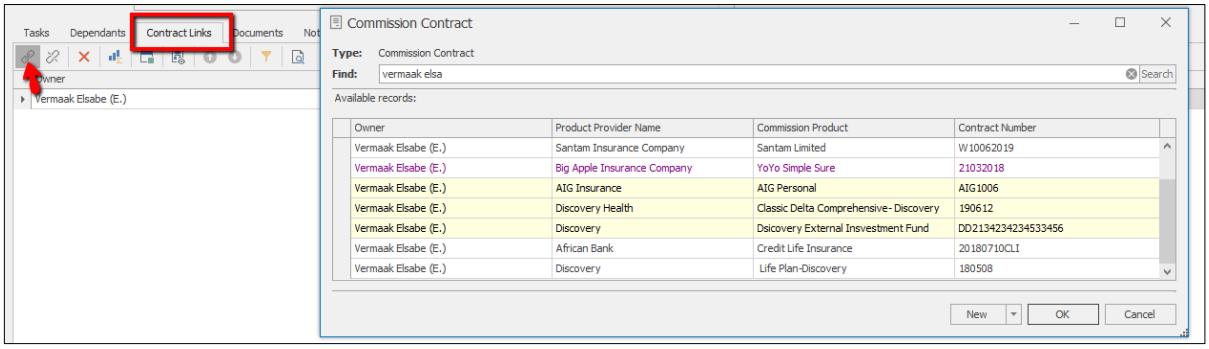
Company- and Person Contract Roles are only visible on the policy whereas a Linked contract role will be visible in the database in Contact Manager.

Please refer to Contract roles in Contact Management.

Contract Links

To link a contract with any other Contract in the database to which it might be related, e.g., Gap cover.

The linked contracts will then be accessible from either policy detail views.



Documents

Use the Documents tab to add a new document onto the application.

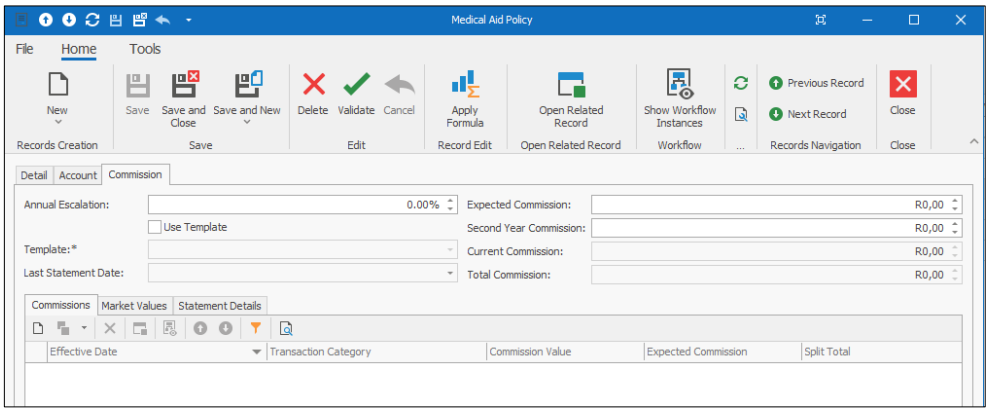
Please refer to Documents section on how to add or create a new document.

Account

Payment type will default to the type as specified by the System Administrator.

Please refer to Financials with regards to collecting premium and setup of Debit Order Account.

Commission

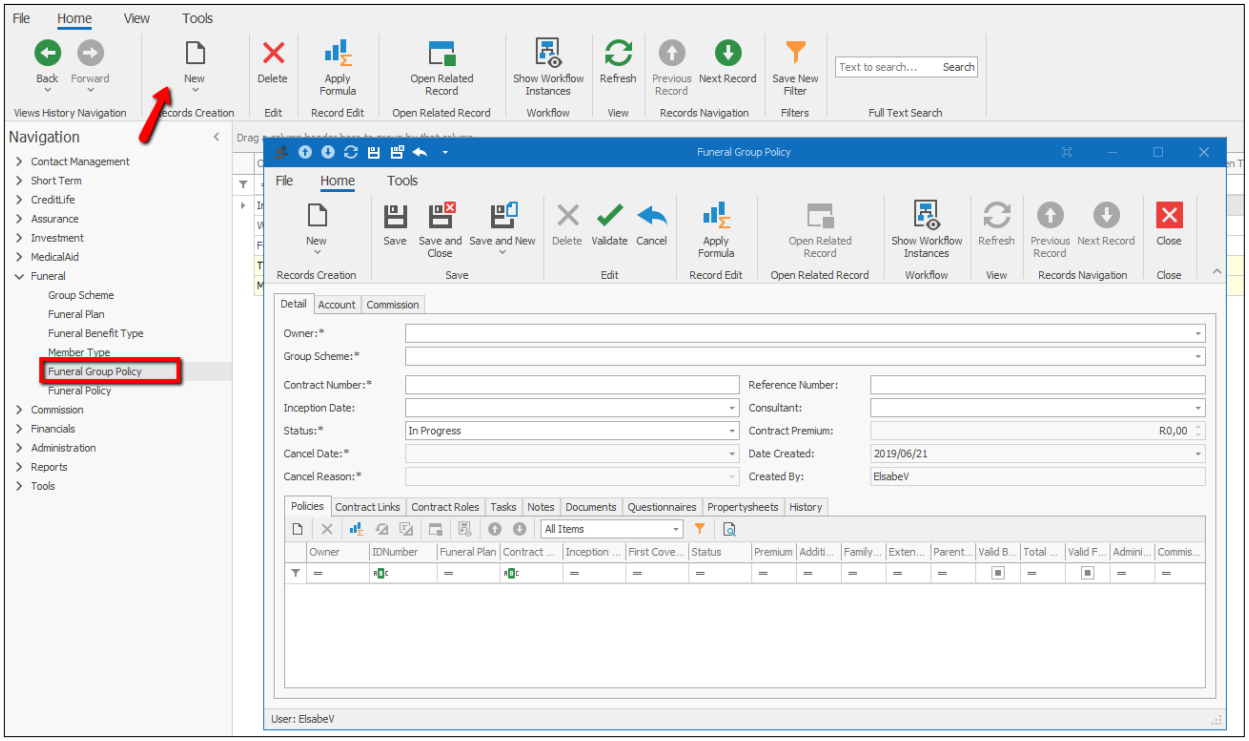


Fieldname	Description
Annual Escalation	Enter escalation if applicable
Use Template	For Commission Administrator use only
Template	Determines commission split between parties. For use of Commission Administrator only
Last Statement date	Date when last commission was received
Expected Commission	Capture expected commission
Second year commission	Capture when and if applicable
Current Commission	Displays last commission received as per Last statement date
Total Commission	Calculates all commission processed since inception
Commissions tab	Displays different commission agreements when applicable. For Commission Administrator use only
Statement Details tab	Shows individual commission transactions as and when received

Funeral

Funeral Group Policy

Create a Group Policy for clients who have a group of members insured on one Group Scheme:

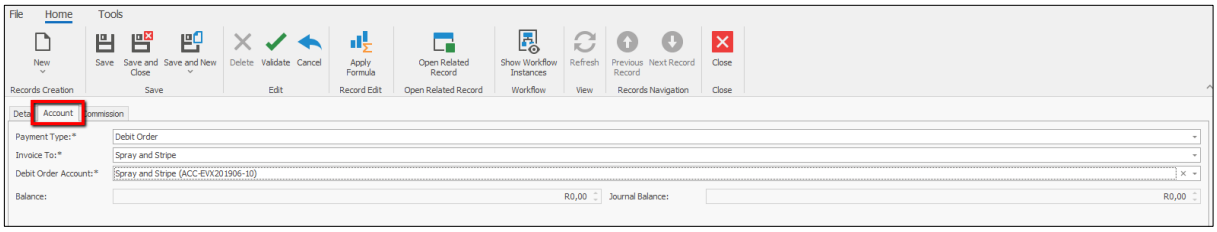


Details

Before a Group Policy can be setup, the full Funeral Plan structure, Benefit Type and Member types must be setup and linked to a Group Scheme.

Fieldname	Description	Required
Owner	Select the Owner of this Group policy from database	✓
Group Scheme	Select the relevant Group Scheme	✓
Contract Number	Enter the unique contract (policy) number for this Group Policy	✓
Inception Date	Date from which Group Policy is active	✓
Status	Group policy status will determine if premium is calculated	✓
Cancel Date	Field will become active when Status is set to Cancelled	
Cancel Reason	Field will become active when cancel date has been entered	
Reference Number	Free text field for office use	
Consultant	Person responsible for this client	
Contract Premium	Calculated for all active policies	
Date Created	Defaults to the current date and can be changed	
Created By	Auto generated based on the user that created the policy	

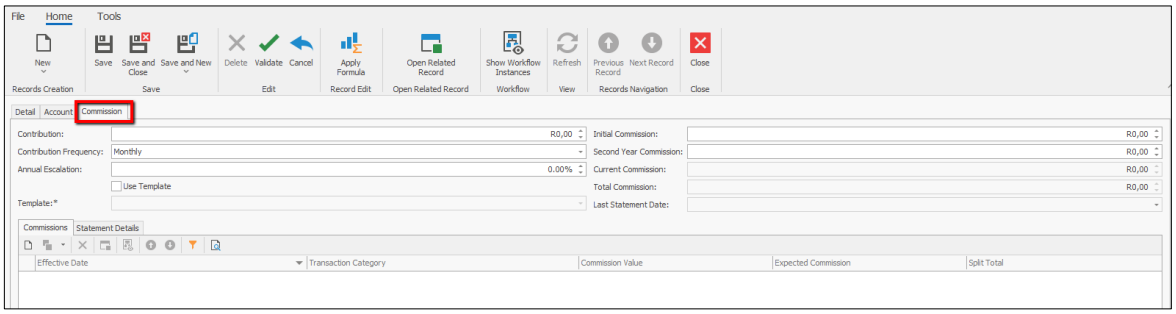
Account



Please refer to Debit order account on Funeral policy section.

Commission

If commission is administered using the Commission Module, the information will be available on the Commission tab:



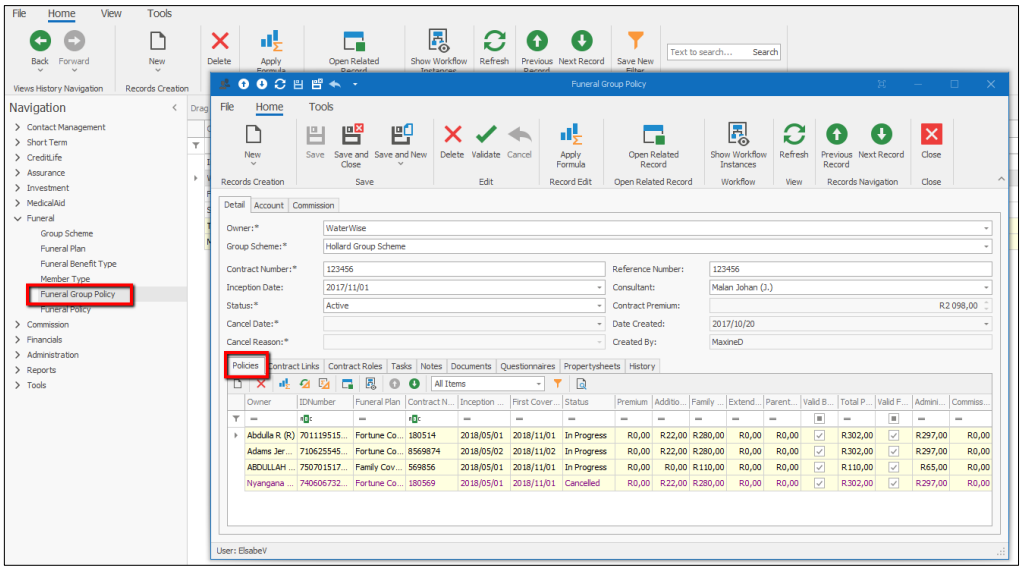
Policies

A list of all policies will be displayed and can be edited, or new policies can be captured.

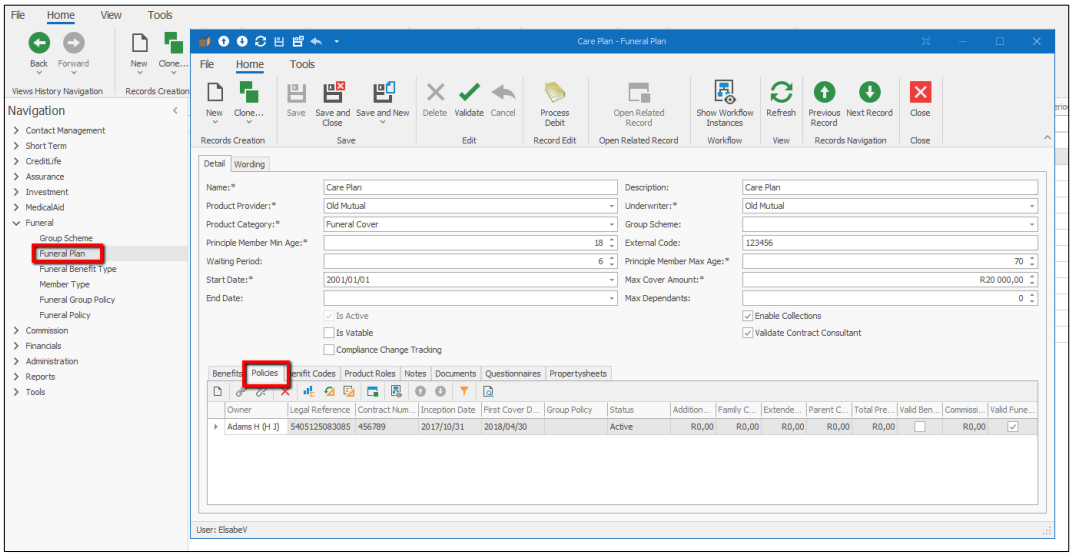
Funeral Policy

Funeral policies can be created or viewed from various areas within the application:

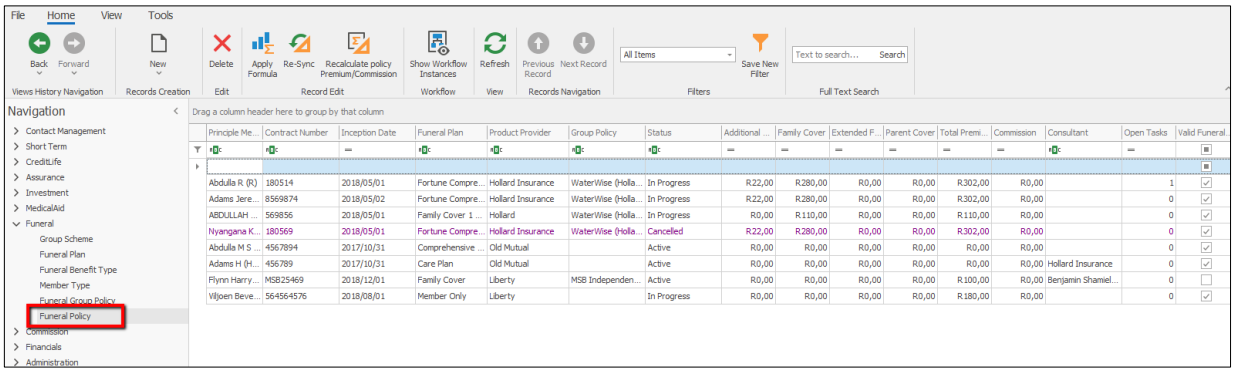
- Funeral Group Policy



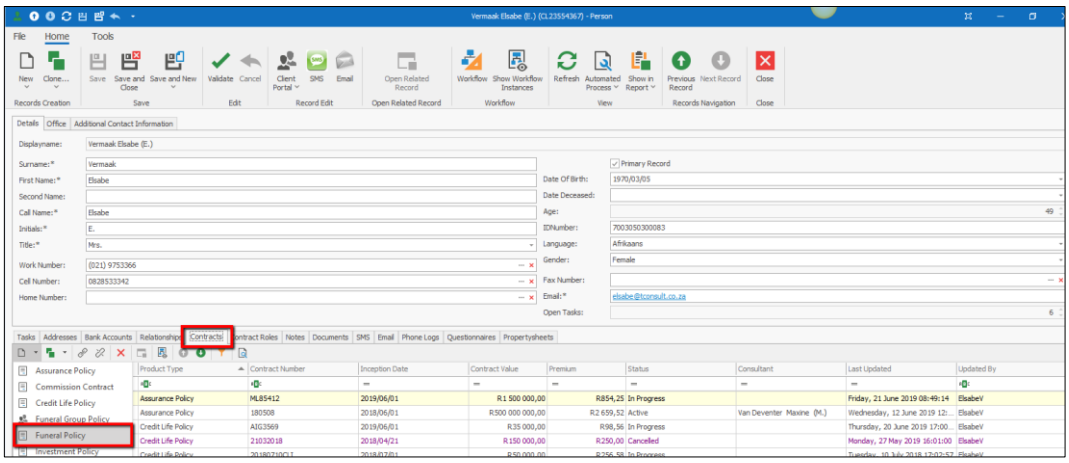
- Funeral Plan



- Funeral Policy

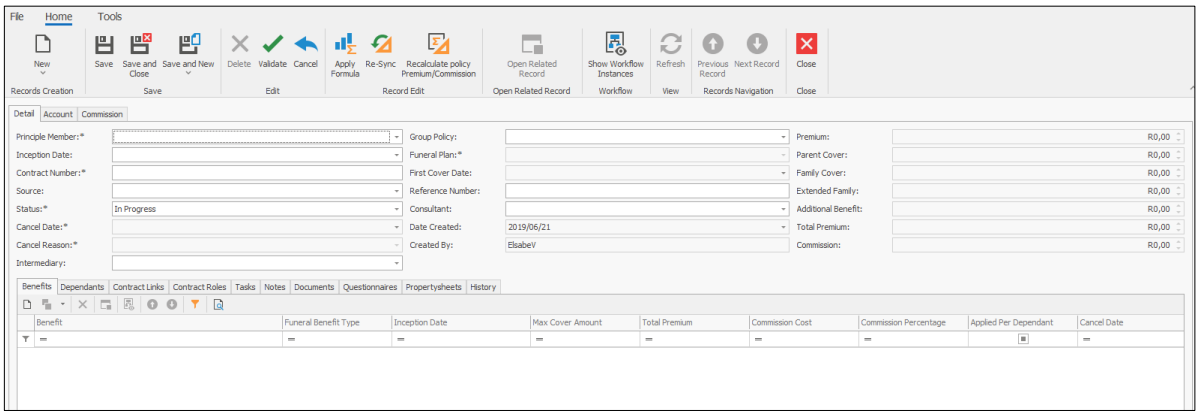


- Client record



Capture a new Funeral Policy

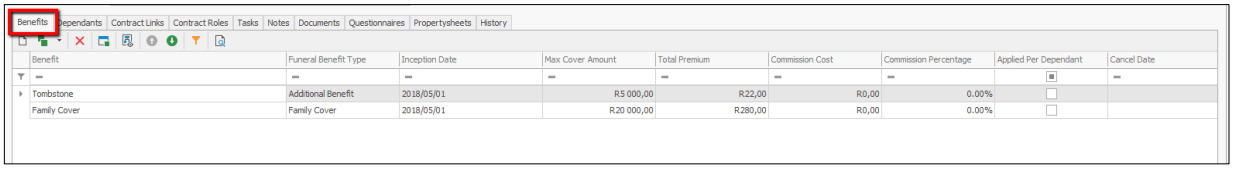
Select 'New' from the action bar on any of these screens to create a new policy:



Detail

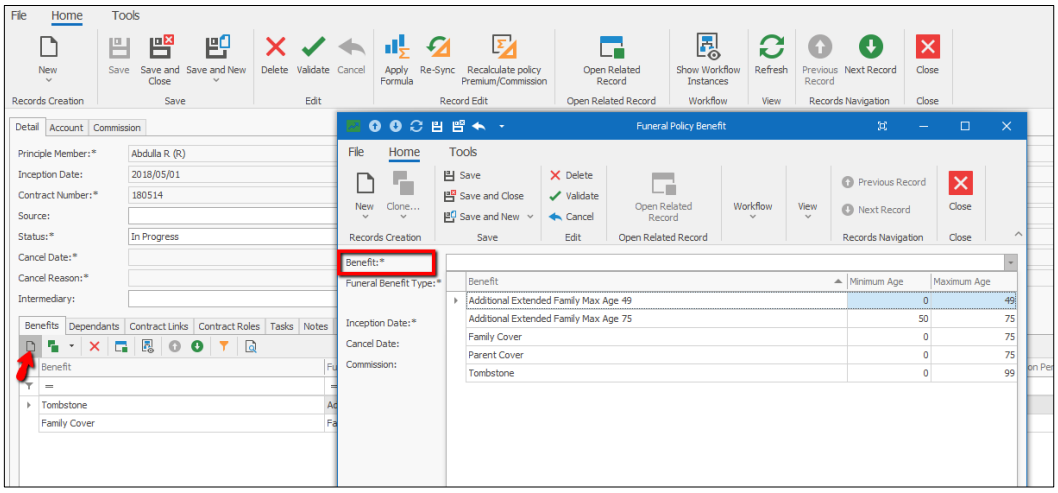
Fieldname	Description	Required
Principle Member	When creating a new policy from the Client record the client's details will default as Principle. Otherwise search the appropriate record	✓
Inception date	Date on which policy was taken	✓
Contract Number	Policy number	✓
Source	Select source from pre-defined list	
Status	Select status of policy	✓
Cancel Date	Cancel date will become active when status has been changed to cancelled	
Cancel Reason	Cancel reason will become active when a cancel date has been selected	
Intermediary	Select relevant Intermediary applicable to this record	
Group Policy	Select Group Policy	
Funeral Plan	Only Funeral plans available for Principal member's age group will be available for selection	✓
First Cover Date	Date will auto populate calculated from waiting period as selected on Funeral Plan	
Reference Number	Free text field to be used at own discretion	
Consultant	Consultant responsible for this client	
Date Created	Defaults to current date and can be changed	
Created By	Auto generated based on user creating the policy	
Premium	Premium will auto calculate as benefits and beneficiaries are selected	
Parent Cover		
Family Cover	Premium will auto calculate if separate premium is applicable as per funeral plan	
Extended Family		
Additional Benefit		
Total Premium	Auto calculated	
Commission	Auto calculated if selected on funeral plan	

Benefits



Benefits will auto populate if set as default on the Funeral Plan.

Select New when additional benefits are available on the selected Funeral Plan, e.g., Extended Family.



Only Benefits created on the Funeral Plan will be available for selection.

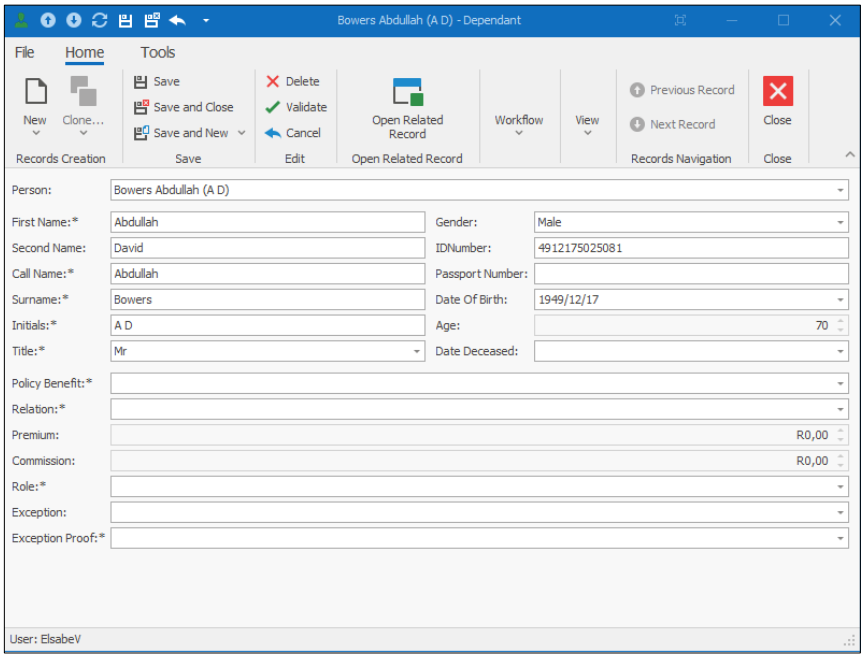
Dependants

The application will only allow you to capture Dependants for those Member Types and ages which have been setup on the Funeral Plan.

You will not be able to capture more Dependants as stipulated on the Funeral plan (Max dependants)

A Dependant is a standard Contact record in the application, linked to the Funeral Policy as a Dependant.

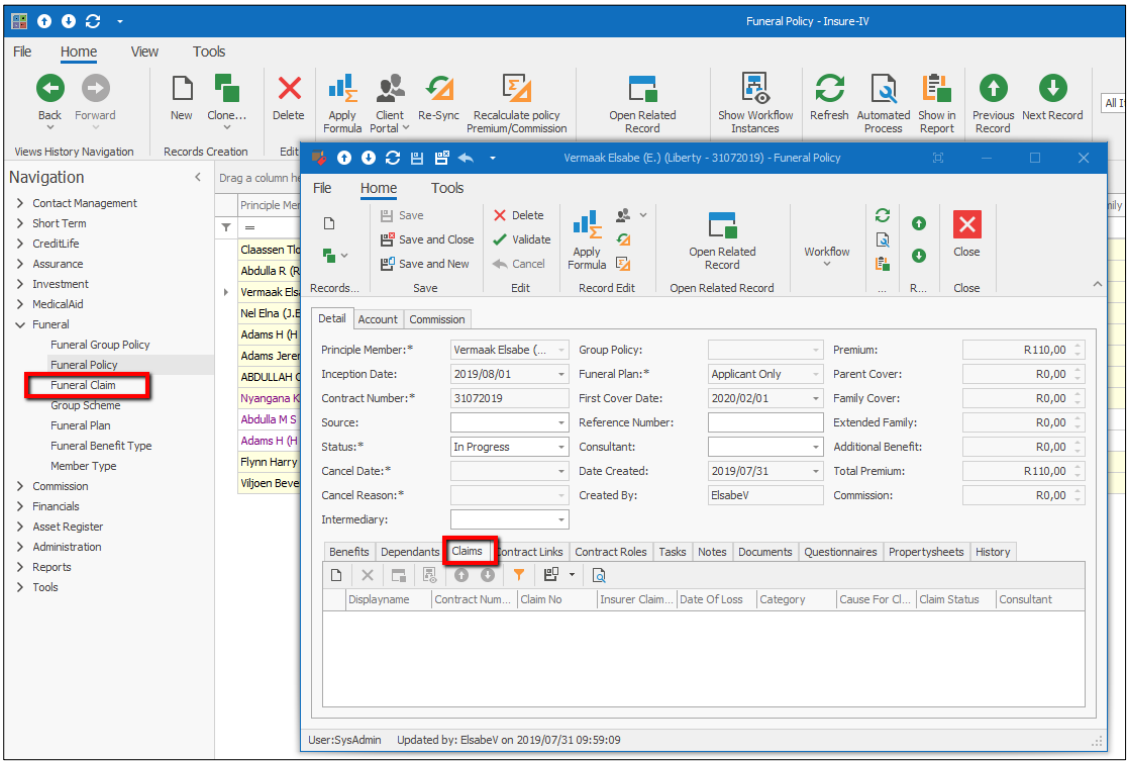
A new Dependant's details can be captured before or during capturing of the policy.



Fieldname	Description	Required
Person	Select or create a new Dependant	✓
First Name, Second Name, Call Name, Surname, Initials, Title, Gender, ID Number, Passport Number, Date of Birth	These fields will be auto populated when an existing Dependant record is selected or after a new Dependant record is created. These fields can be updated from this view	
Date of Birth	Capture date of birth if not already auto populated	
Policy benefit	Select policy benefit for which this dependant is insured	
Relation	Select the relationship of this dependant with Principal Member	
Premium & Commission	Premium and Commission payable on this benefit will auto populate as captured on Funeral Plan	
Role	As you are capturing a Dependant record, the Role will always be Dependant	
Exception	Select the applicable Exception rule which might apply to this Dependant	
Exception Proof	Add supporting documentation to support Exception rule	✓
Age	Auto calculated based on ID number	
Date Deceased	Capture the deceased date of the person	

Claims

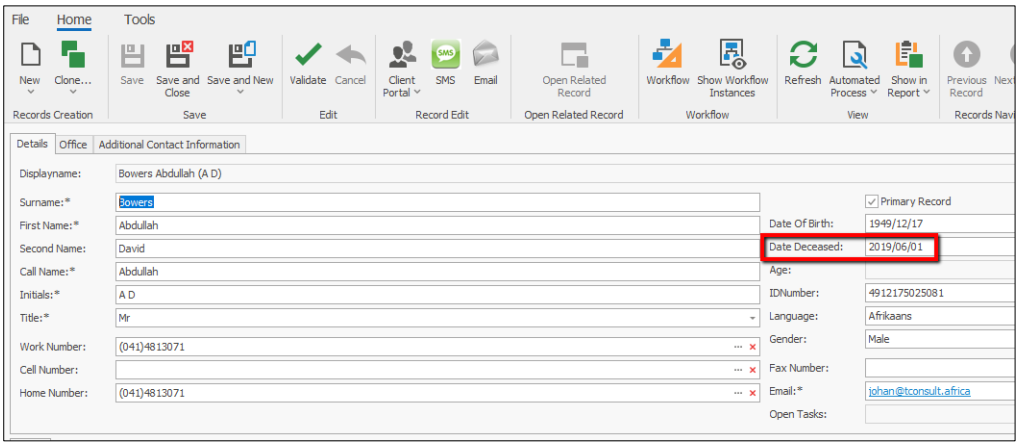
Funeral Claim can be captured from Navigation panel or directly on Funeral policy

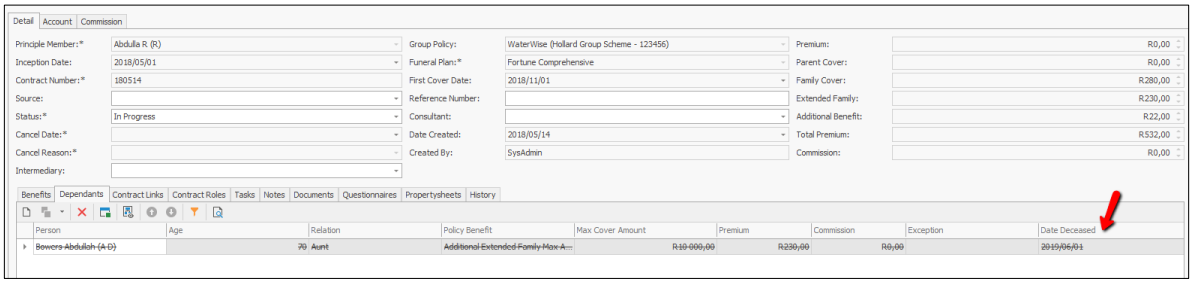


Refer to Funeral Claim on how to create and manage funeral claims

Date Deceased

Date deceased is captured on either Person Record (Principal Member, Dependant or Beneficiary) or Dependant detail view as per above screenshot and will be displayed on the Dependants List view. The deceased person's premium, if applicable, will be excluded from the Total Premium.





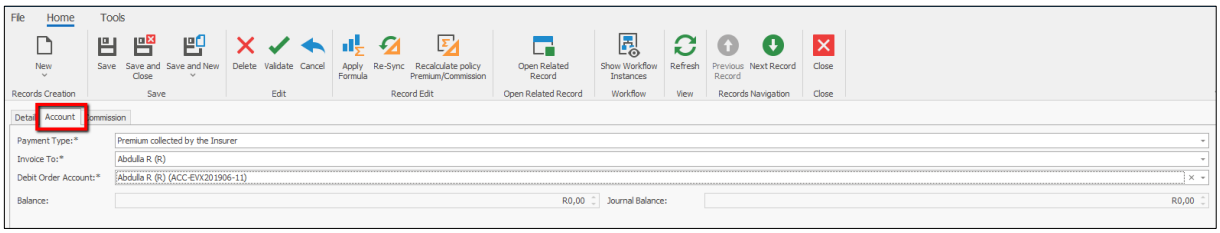
Contract Roles

Contract roles manage the relationship of a contact with his contracts.

Both Dependant- and Beneficiary details are linked to Contract Roles by default when captured on a Funeral Policy.

Please refer to this section in Contact Management.

Account



A method of payment must be selected per client/policy.

If Funeral Plan is setup for collection of premium, then Debit Order needs to be selected as method of Payment.

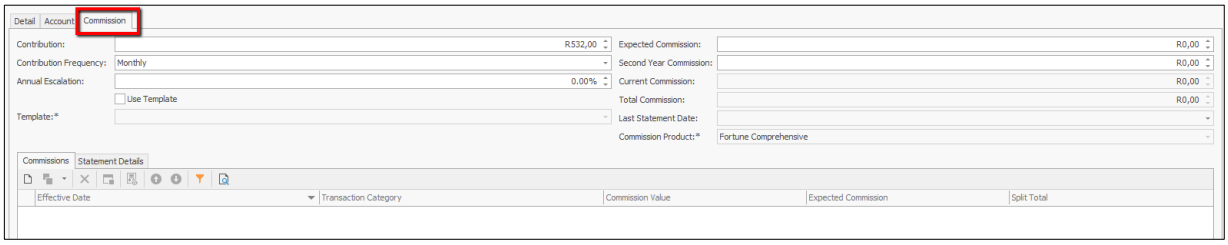
Fieldname	Description	Required
Payment Type	Client's preferred method of payment	✓
Invoice To	Default to selected client record	✓
Debit Order Account	Debit Order Account to manage client's premium collection	

Debit Order Account

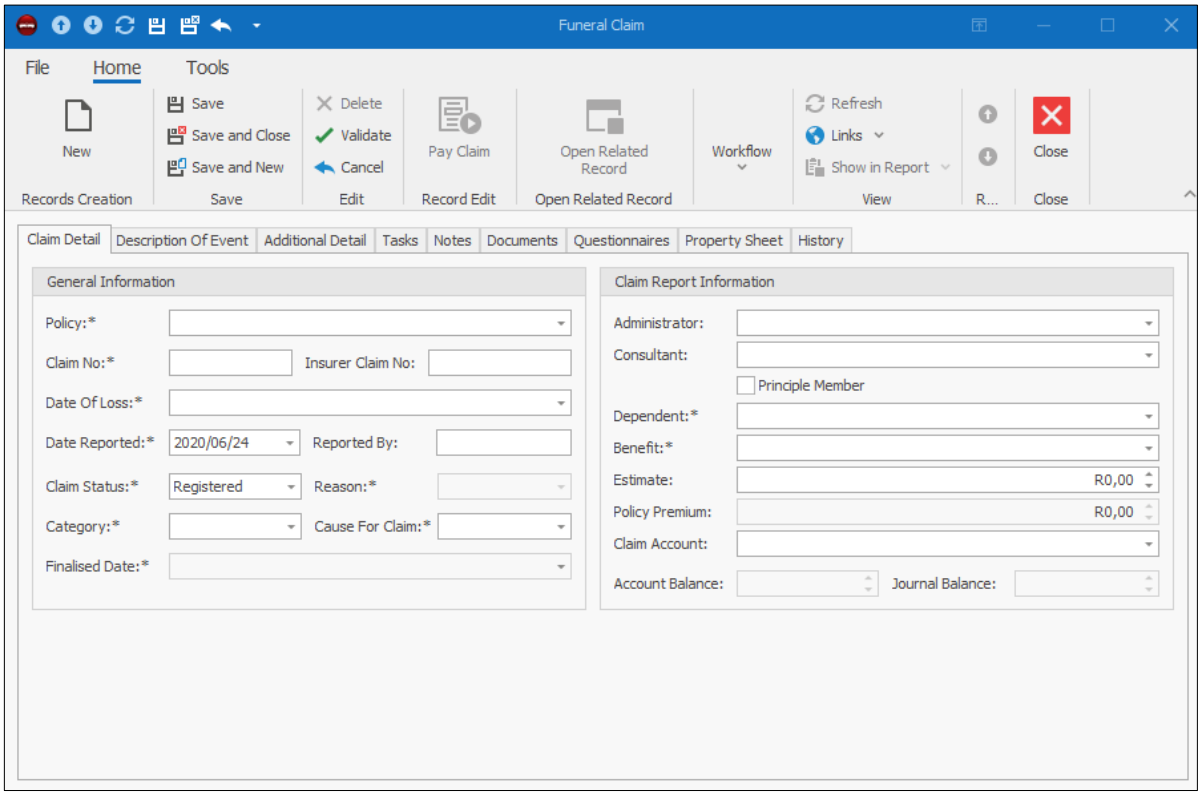
Create a new debit order account per client. One account can be setup per client to collect premiums on multiple policies. Refer to Financials with regards to collecting premium and setup of Debit Order Account.

Commission

Commission displays relevant premium and commission information as captured on policy. It also displays how commission is to be paid (Template) and all records of commission received and processed by the Commissions department.



Funeral Claim



Claim Detail

General Information

Fieldname	Description	Required
Policy	Select applicable policy	✓
Claim No	Enter claim number for internal reference or claim number will auto populate if set up on credit life product	✓
Insurer Claim No	Enter insurer claim number if applicable	
Date of Loss	Select date of loss	✓
Date Reported	Select relevant date the claim was reported	
Reported By	Free text field to capture name of person who reported the claim	
Claim status	Select relevant status	✓
Reason	Drop-down of status reasons will be available for selection if applicable on the status selected	

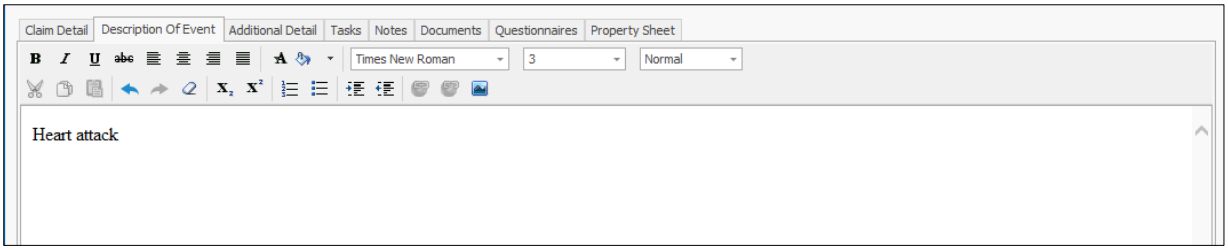
Category	Select Claim Category from drop-down menu	✓
Cause of Claim	Select Cause of Claim applicable to the specific Claim Category from drop-down menu	✓
Finalised Date	Enter finalised date when claim status is in a final state	

Claim Report information

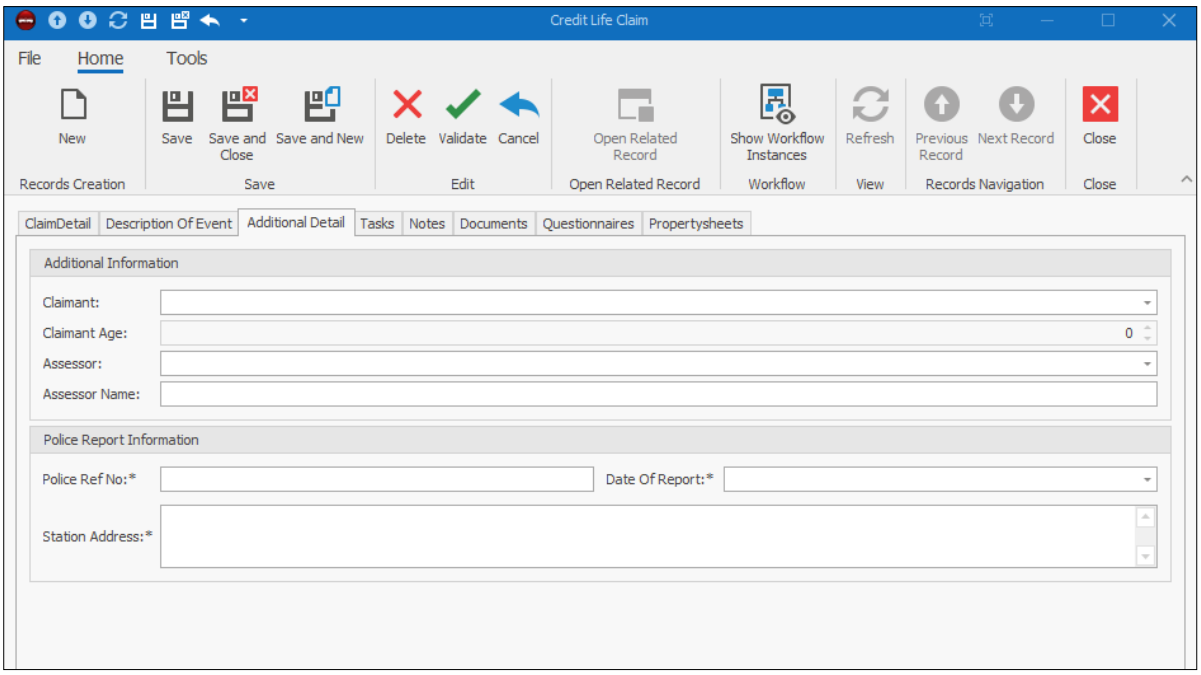
Fieldname	Description	Required
Administrator	Select Claims Administrator from drop-down menu	
Consultant	Select relevant Consultant from drop-down menu	
Principle Member	Select if claim is for Principal Member	
Dependent	Select relevant dependent from policy	
Insured Benefit	Select applicable benefit linked to policy on which claim is registered i.e., Main or Second Insured	✓
Benefit	Select applicable benefit as captured on policy	✓
Estimate	Maximum cover amount as per policy benefit will auto populate as estimate amount	
Policy Premium	Policy premium will auto populate from policy selected	
Claim Account	Create a claim account to manage payments on this specific claim	
Account Balance	Account balance will auto populate from claims account	
Journal balance	Journal balance will auto populate from claims account	

Description of event

Free text field to be captured with details of event or can be pre-populated with default template if selected on Claims Category



Additional Information



Claimant

Select Claimant from policy as captured on Contract Role. Claimant's age will auto populate with details captured on record linked on Contract Role.

Assessor

Link Assessor from Contact list or free text capture on Assessor Name if this Assessor is not a Contact record

Police Report Information

Police Report information fields will be active to capture if it was selected on the specific cause of claim to be applicable

Tasks

Summary of all tasks related to this claim

Please refer to Task Management on how to create and manage tasks.

Note

Summary of all notes related to this claim

Please refer to Notes on how to create and manage notes.

Documents

Please refer to Documents on how to create and manage documents

Questionnaires and PropertySheets

Please refer to Questionnaires on how to create and manage questionnaires

Commission Tracking

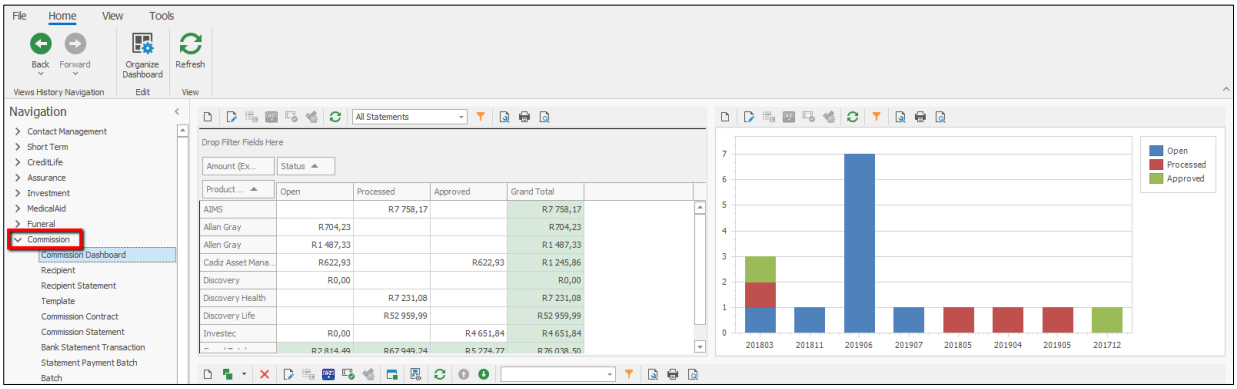
The Commission Application keeps track of all commission recipients (Financial Advisors) and their various broker codes with Product Providers through which they earn commission and/or fees.

This application allows the use of complex splitting rules to multiple commission recipients on a single contract.

The purpose of this section is to assist the commission data processor with the task of commission processing.

Home Screen

On the Navigation pane, select Commission and click Commission Dashboard. The Home screen will change accordingly:



On the Navigation Panel, note the menu items specifically related to Commission.

Recipient

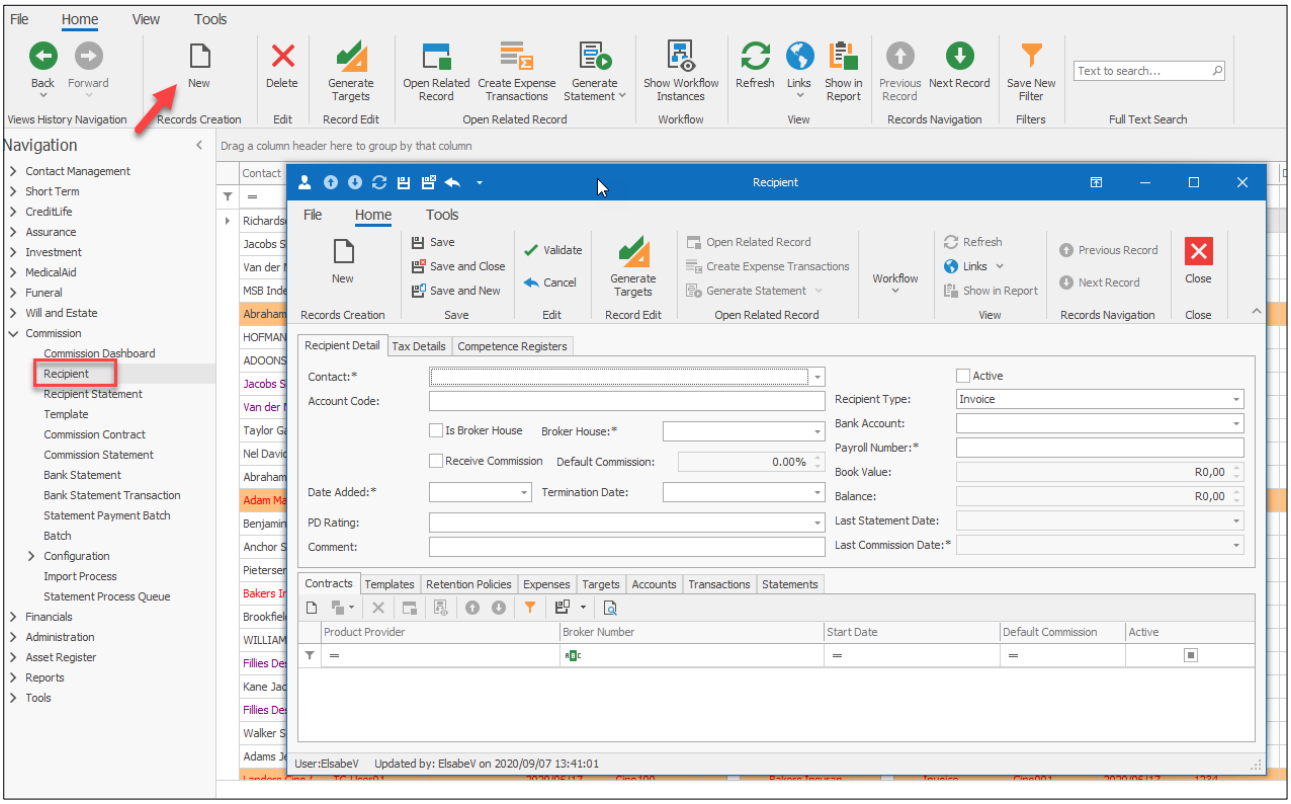
A recipient is any person or company that receives commission; being a regular commission earner or a referrer.

The information captured for the Recipient will determine how the commission will be divided. A full history of the percentage share for a specific period, product, product provider, transaction type and more is saved as a Template record.

The Recipient record is also used to manage the competencies, broker codes, recurring expenses, savings accounts, tax directives etc. of the Broker / Adviser.

This record also holds valuable management information e.g., PD Rating, termination date, etc. which can be utilised in the remuneration model percentage share calculations.

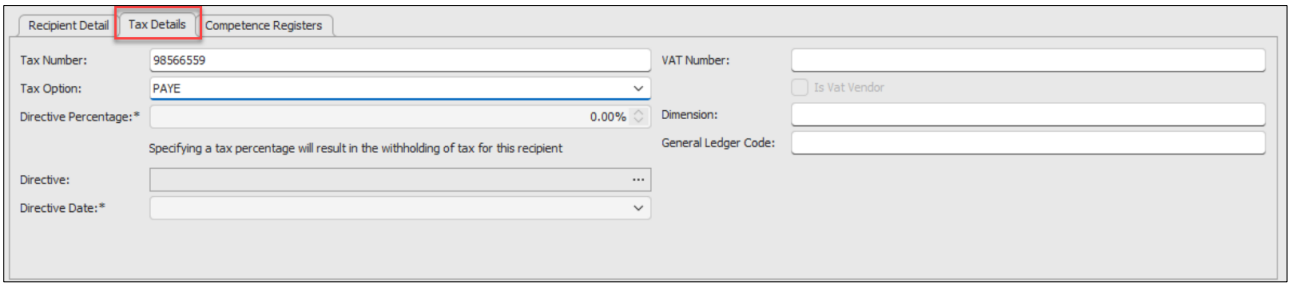
Recipient Detail



Fieldname	Description	Required
Contact	The contact that is defined as a recipient. User can create a new contact if not already in the database.	✓
Account Code	Application generated code which is the unique identifier when importing journal entries using the Batch import process.	
Is Broker House	Indicates if the current recipient is a Broker House.	
Broker House	Select the Broker House for this recipient.	✓
Receive Commission	Default to true. If not selected no commission can be processed against this record	
Default Commission	When specified it is used as a default for all commission contracts set-up between the broker/recipient and the product provider. It is also used when commission needs to be split without pre-defined splitting rules or templates.	
Date Added	This date is relevant to determine from when a recipient is liable to receive commission.	✓
Termination Date	Dated on which Broker terminated his/her services. Commission will still be processed against this record until the Last Commission Date	
PD Rating	Select PD rating applicable (Performance Development)	
Comment	A free format text field. Can be used to describe the recipient account in more detail.	
Active	Mark the recipient as active once you have completed the configuration.	
Recipient Type	Determines whether Broker is paid via payroll or invoiced	✓
Bank Account	If commission is paid into a bank account, then select the bank account to use form the list of bank accounts on the contact record.	
Payroll Number	If the recipient type is payroll, then this property is required. It is also used as output in the payment process.	
Book Value	Summary of Market Value of all Contracts linked to this recipient.	
Balance	Displays the amount still due to the recipient. This is the total of non-paid transactions.	
Last Statement Date	Application generated during the month-end process.	
Last Commission Date	This will be the last date on which commission is processed against this record	

Select the relevant Recipient from the Contact drop-down list. If the contact details do not exist, you can capture the new record on Contact Manager using the new button to create a new company/person to use as the recipient.

Tax Details

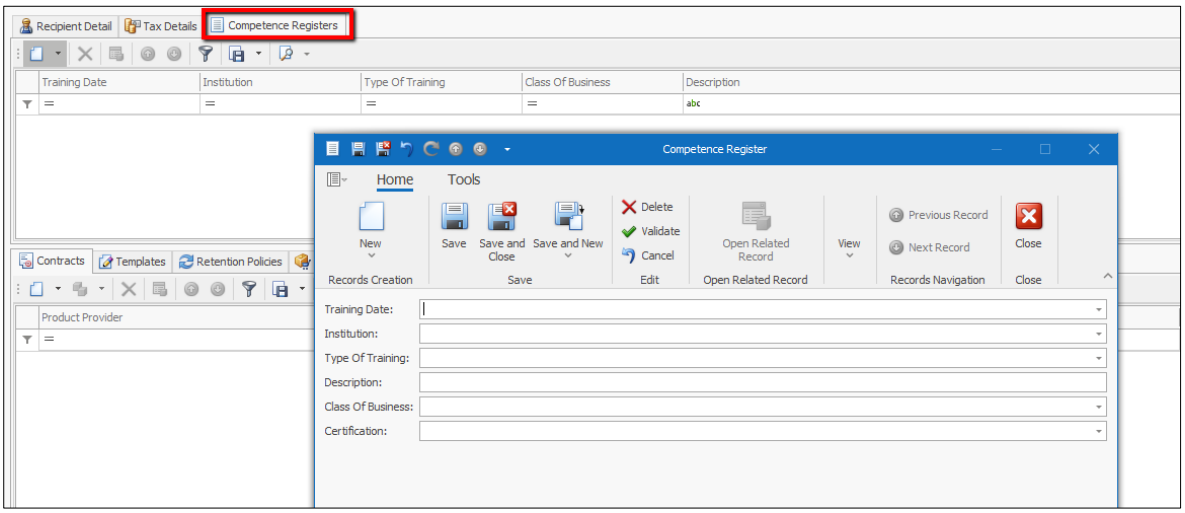


Fieldname	Description
Tax Number	Use this property for the tax number or for the tax directive reference number.
Tax Option	Choose between PAYE or Directive
Directive Percentage	When this percentage is greater than zero the application will generate a transaction to withhold tax at the specified rate. This occurs at the approval of the recipient commission statement. Tax is calculated on the income before expenses.
Directive	Attach Tax Directive document.
Directive Date	This is the latest date this directive is valid. This must be specified if the directive percentage is greater than zero.
VAT Number	When Recipient is a VAT Vendor this detail must be captured when creating the client record on Contact Management. It will then automatically display in this field.
Is Vat Vendor	Select if applicable
Dimension	Free text field
General Ledger Code	Enter relevant general ledger code if applicable

Competence Registers

Broker accreditations can be controlled and linked to the Broker Contract with the specific Product Categories he/she is accredited to sell.

Link qualifications/training events to a specific class of business for Competence Register purposes.



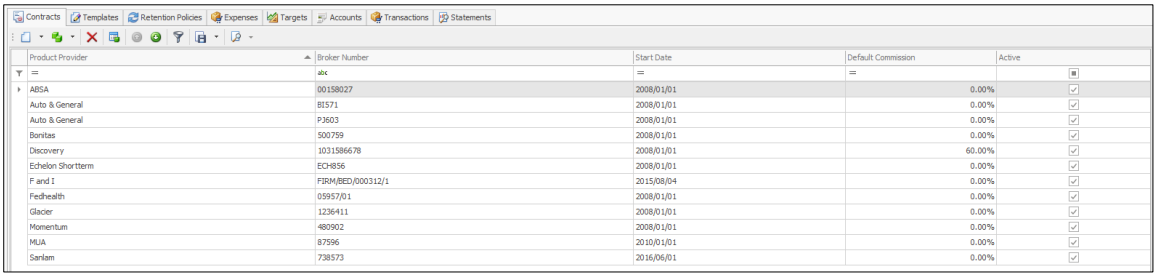
Fieldname	Description	Required
Training date	Enter date of this specific training	✓
Institution	Select from Contact list	✓
Type of training	Select from pre-defined list	✓
Description	Free text field to enter an easy reference	
Class of Business	Select from pre-defined list	✓
Certification	Add supporting document	✓

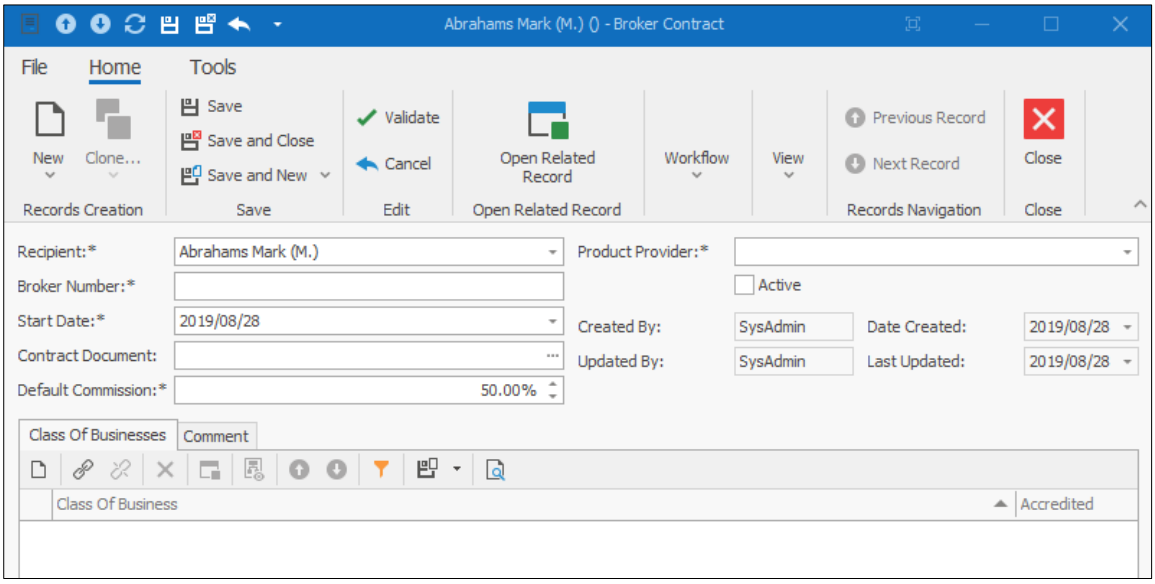
Contracts

You can define the ralationship between the Broker/Recipient and the Product provider through the Broker Contract using the Broker number as the unique identification.

By adding class of business to this contract you can control the type of business that can be sold under a specific Broker number. This provides more control over the accreditation of a KI or representative providing the service.

The Broker number is imperative when processing commission transactions and must be unique per Product Provider for all Broker contracts.

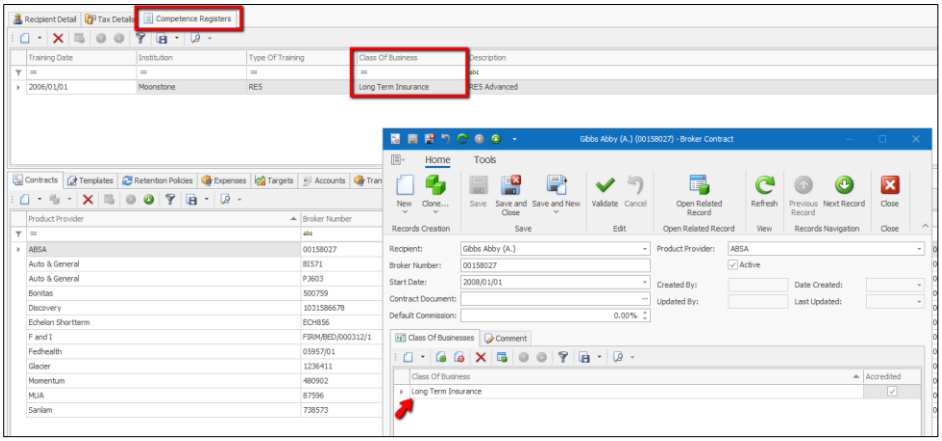




Fieldname	Description	Required
Recipient	Auto generates from Recipient detail screen	
Broker Number	Unique Broker number issued by Product Provider	✓
Start Date	Date from when this Contract number is valid	✓
Contract Document	Attach Broker contract with Product Provider.	

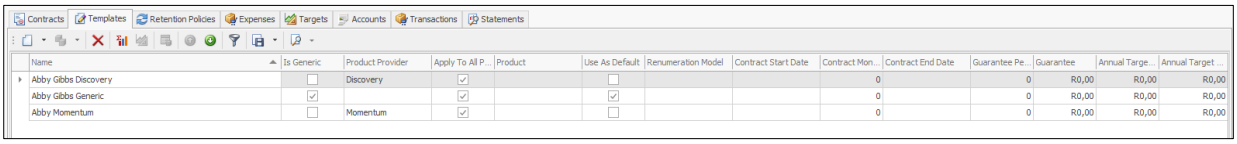
Default Commission	Default commission will be auto filled as specified on Recipient detail screen but can be changed if necessary.
Product Provider	Select product provider as pre-setup or create new
Active	Commission will not be calculated if this record is not active.
Class of Business	Link relevant Class of Business
Comment	Free text field for comments

Broker Contract is directly linked to Competence Register and will issue a warning during commission processing if not accredited for that specific Class of Business.



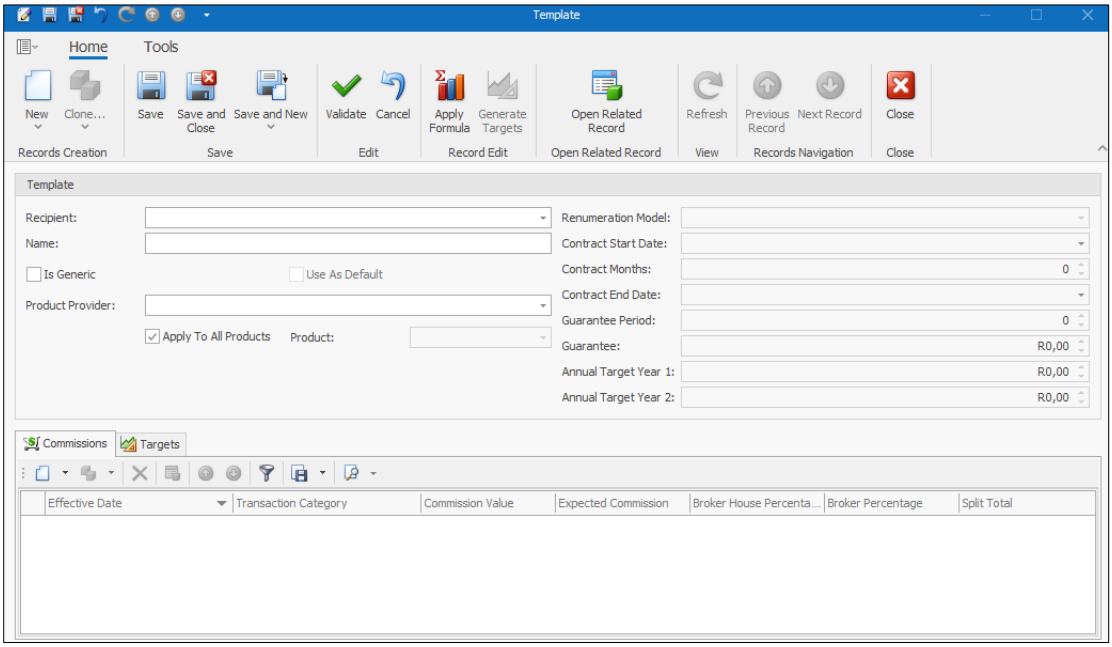
Templates

Templates are used as a default set of rules for splitting commission on a transaction basis to the Broker House, Broker and any 3rd party.



- Templates can be created to apply to all products from a specific product provider or for a specific product depending on the Broker's remuneration agreement.
- The template selection rule when processing commission is based on transaction date and template effective date. When processing commission the application will search which template satisfies all criteria
  - Apply default Template
  - Apply Template where Product Provider and Product are specified
  - Apply split rule where no Template is available
- It is highly recommended that you specify at least one template for every Broker record for every product provider. Use the cloning functionality to copy a specific template to another Broker House.
- Should a Broker receive the same remuneration structure for all transactions on all Product Providers, a Generic template will apply as default.
- Each template should have its own unique name.

You can access templates directly from the Recipient detail view or from the Navigation Pane.



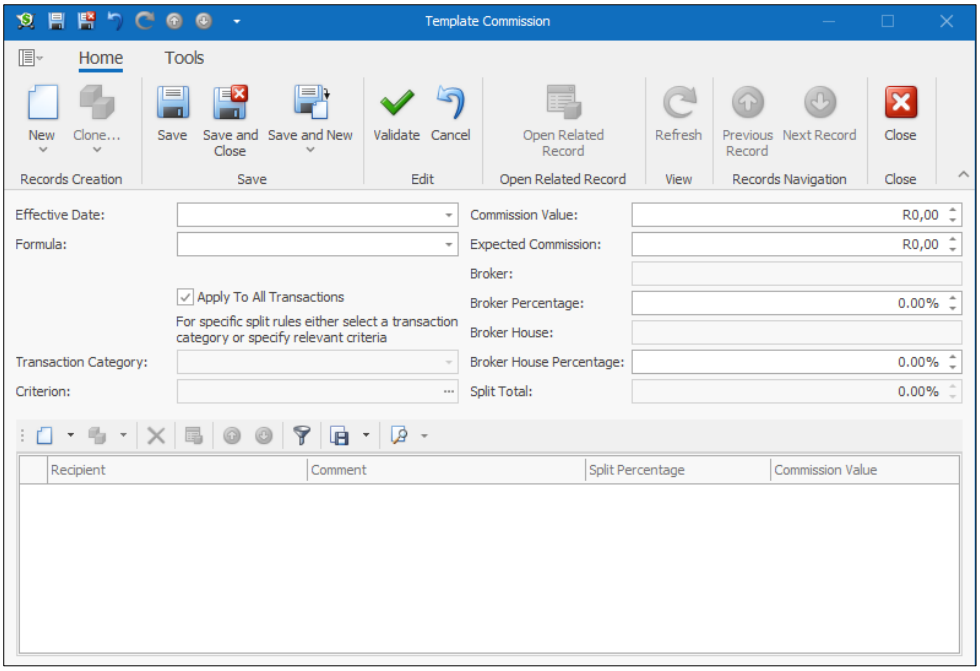
Commission Split Rules

A template consists out of a collection of splitting rules that the application will apply in the processing of the commission based on the effective date of the rule.

Always add a new rule when the remuneration structure of a Broker changes rather than updating an existing rule. This will ensure an accurate history on commission received which is imperative should a lapse occur.

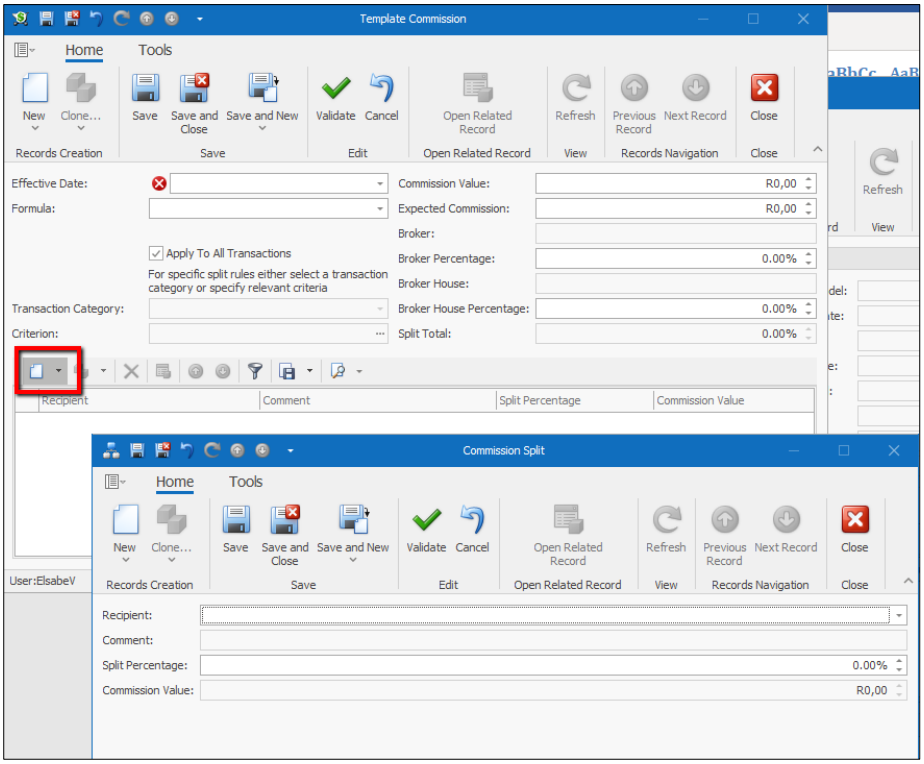
For each template there needs to be at least one split rule that applies to all transactions. This ensures that all the transaction types received in the commission file can be processed.

Commission can be split amongst any number of parties if the overall total adds up to 100%. There are two fixed rules that the split can use. The Broker and Broker House are both determined by the Recipient record. Should the Recipient move between Broker Houses, the template split rules will adapt to the new Broker House.



Fieldname	Description	Required
Effective Date	Date from when this rule applies.	✓
Formula	Formulas can be used for calculations, e.g., to calculate fees from Investment Market values. See section on Formulas.	
Apply to all transactions	When selected, the rule will apply to all transactions for this specific Product Provider or all Product Providers in case of Generic template.	
Transaction Category	It is difficult to group transaction types only on their transaction descriptions, because they are mainly determined by the data received on the commission file from the various product providers. The transaction category will group transaction types and allow you to specify splitting rules based on this category.	
Criterion	Specific criterion may be used to define the rule.	
Commission Value	A fixed commission value may sometimes apply.	
Expected Commission	Expected commission may be entered for reporting purposes but have no effect on the split rule.	
Broker	Application will default to the selected Broker.	
Broker Percentage	Application will default to the default commission percentage as set-up on Recipient detail screen. This percentage can be changed.	
Broker House	Broker House will default as set-up on Recipient detail screen.	
Broker House Percentage	Percentage will default to percentage as set-up on Recipient detail screen. This percentage can be changed.	
Split Total	Split Total must always add up to 100%.	

If a third-party recipient receives a share of the 100% commission split, you will have to enter those details:



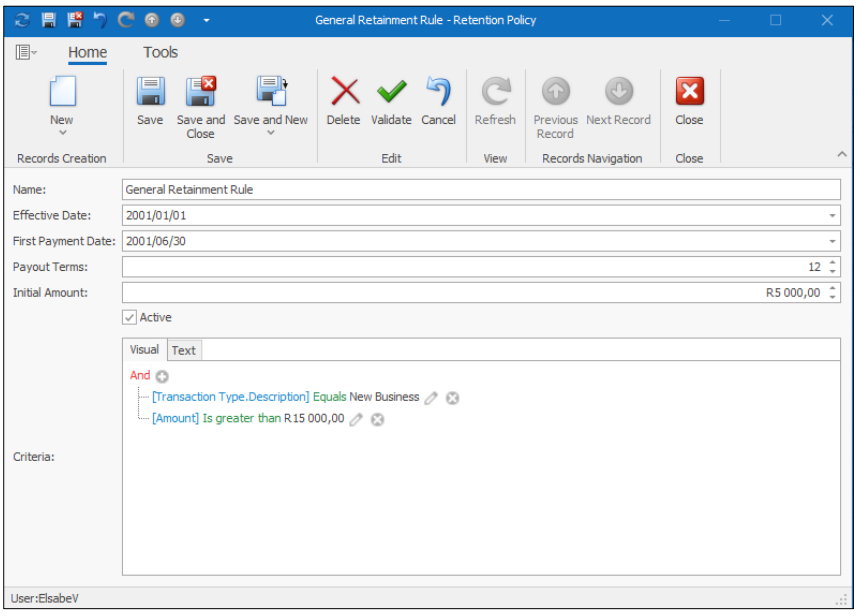
Select the relevant recipient and enter the percentage share.

The rule structure set-up on templates will determine how commissions are calculated during the processing of commission statements.

Retention Policies

It may be necessary to apply retention rules on transactions where certain criteria are specified.

These rules are set up on Recipient and will apply to all transactions processed.



Fieldname	Description	Required
Name	Unique name for this retention policy	✓
Effective Date	Date from when this policy applies	
First Payment date	Specify from when the first monthly payment should be released	
Payout Terms	Number of months over which the amount must be split	
Initial Amount	Initial amount (excl VAT) which will be released	
Active	Policy will only apply once selected as active	
Criteria	Enter criteria which should apply	

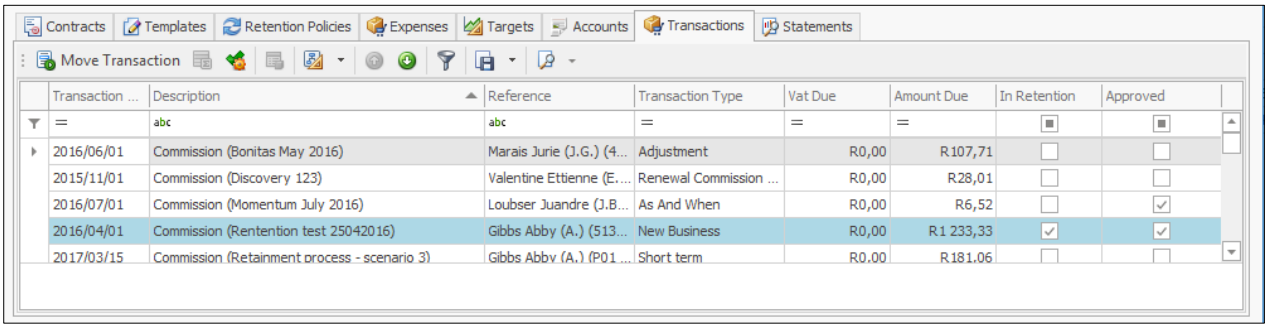
As per the above example, the retention rule will apply as follows:

When the Transaction Type of a transaction is New Business and the amount (excl VAT) due to the Recipient is greater than R15 000.00, an initial amount (excl VAT) of R5 000.00 will be paid to this Recipient during the month-end process.

The remainder amount will be allocated in 12 equal monthly payments during the month-end process.

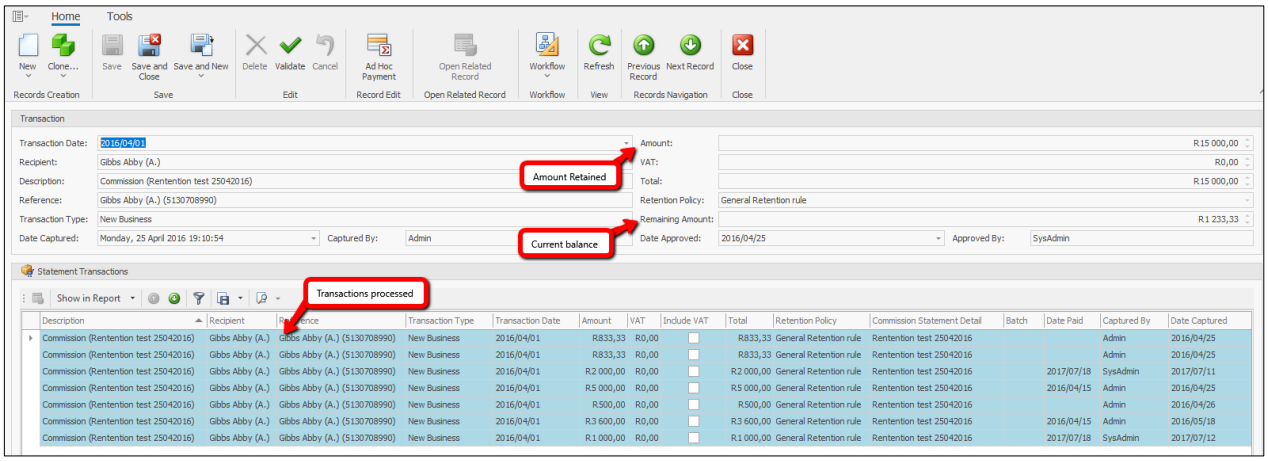
The initial rule will, by default, apply on the selected criteria starting from the effective date, but a different rule may apply to another scenario on the Broker split which can be selected when processing commission.

You will only notice the effect of the rule on Recipient transactions, once the transactions have been approved. The rule will only apply when Recipient Statement is generated. Please refer to Recipient Statement.



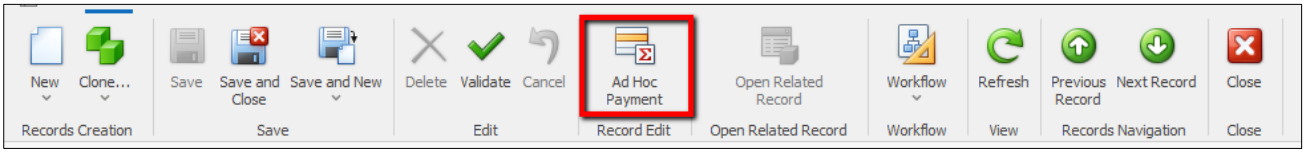
Manage Retained Transactions

Double click the retained transaction to see the movement on this retained transaction:



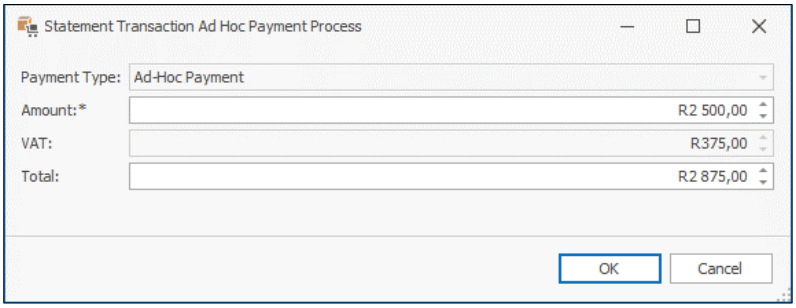
Revoke Retention Rule

The balance of the retained amount can be released at any given time by adding an Ad Hoc Payment for the remaining balance.

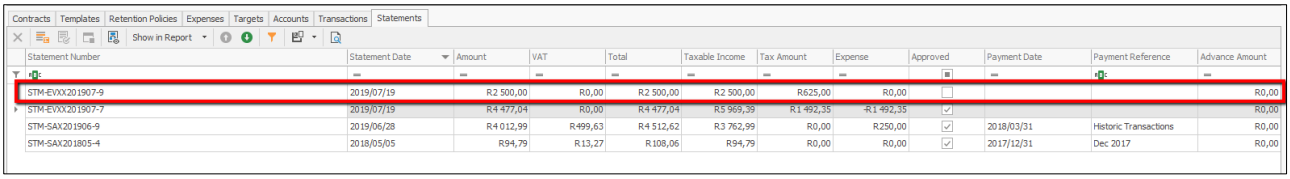


Release Initial amount without releasing all Retained transactions

As retained transactions are generally released once a month, you will use the Generate Statement with Retention for this purpose **BUT** a new retainment for a Recipient with already retained transactions, may occur during the month and then you need to generate a normal Statement without Retention **AND** release the initial amount of the new retained transaction using the Ad Hoc Payment Process.



This amount will generate to an open Recipient Statement or create a new Recipient Statement if all previous statements are approved.

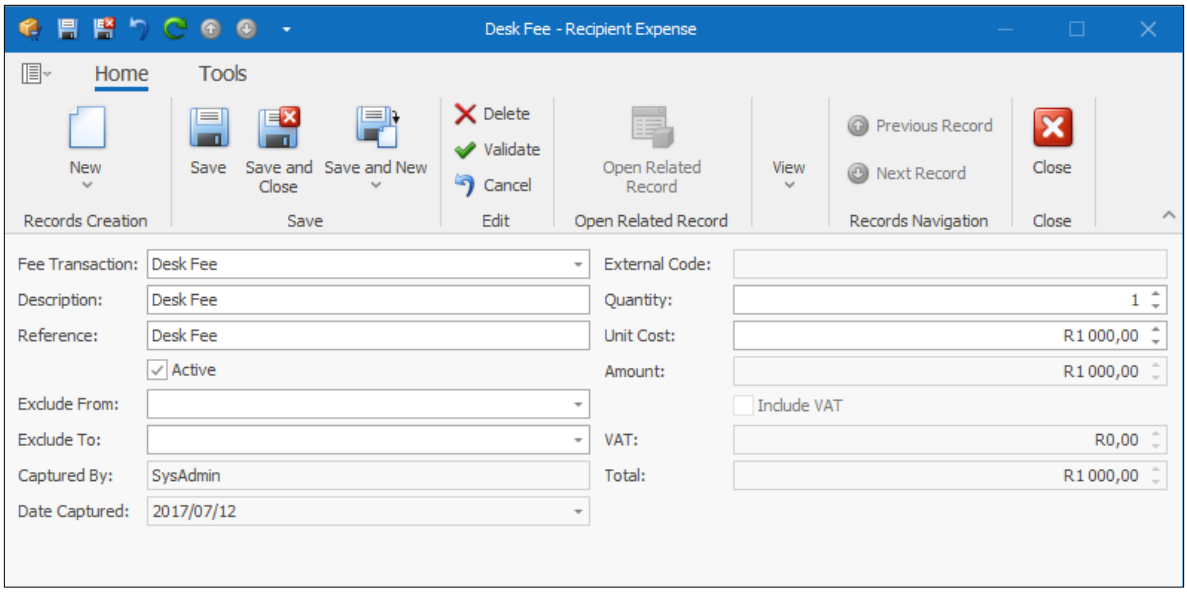


Expenses

A Recipient may be liable for some expenses. These expenses may be once-off or occur over a period of months.

Recurring expenses will be captured on the Expenses tab.

Recurring Expenses



Fieldname	Description	Required
Fee Transaction	Select fee transaction from a pre-defined list	
Description	Describe the expense record	✓
Reference	Enter a unique reference which will appear on the Recipient Statement.	✓
Active	Select active when applicable.	
Exclude from	Enter the date from when expense should be excluded.	
Exclude to	Enter the date until when expense should be excluded.	
Captured by	Auto filled field defaults to user login details.	
Date Captured	Defaults to current date.	
External code	Auto filled to General ledger code as specified on Fee transaction.	
Quantity	Enter the quantity of expense.	
Unit cost	Enter the unit cost of expense.	
Amount	Auto calculate quantity multiplied by unit cost	
Include VAT	VAT will be calculated if selected.	
VAT	VAT portion of expense if selected.	
Total	Total Income / Expense	

After all expenses have been allocated, these transactions need to be processed in order to reflect on the Recipient statement.

Refer to Recipient Month-End Process

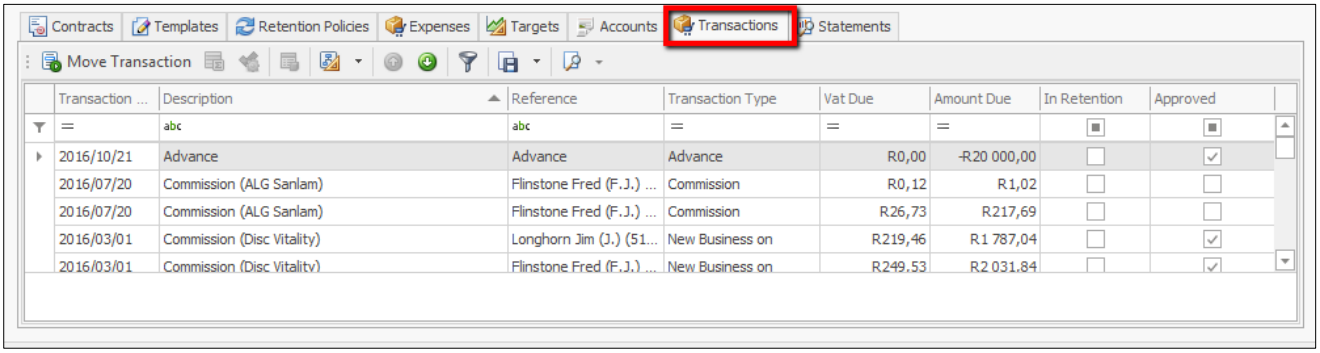
Accounts

Accounts can be linked to a recipient in 4 capacities

Refer to Financials section

Transactions

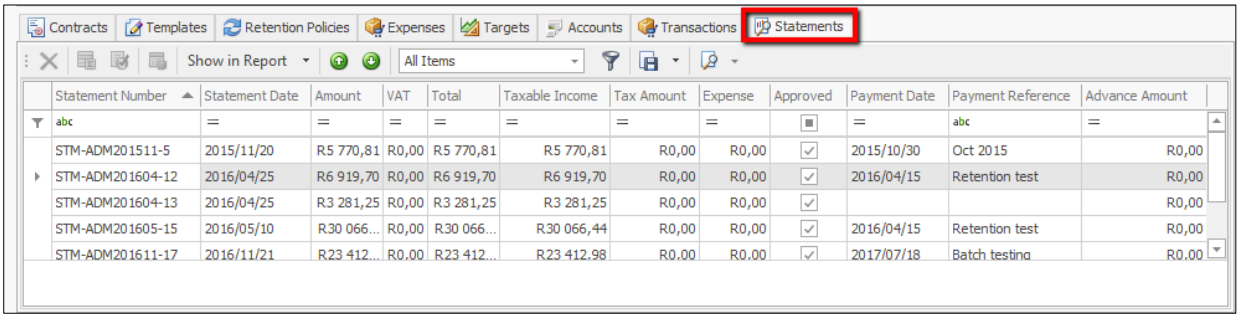
Each transaction that has been processed will be displayed on this tab. During the month-end process these transactions are approved and paid to the Recipient.



Transaction ...	Description	Reference	Transaction Type	Vat Due	Amount Due	In Retention	Approved
2016/10/21	Advance	Advance	Advance	R0,00	-R20 000,00	☐	☑
2016/07/20	Commission (ALG Sanlam)	Flinstone Fred (F.J.) ...	Commission	R0,12	R1,02	☐	☐
2016/07/20	Commission (ALG Sanlam)	Flinstone Fred (F.J.) ...	Commission	R26,73	R217,69	☐	☐
2016/03/01	Commission (Disc Vitality)	Longhorn Jim (J.) (51...	New Business on	R219,46	R1 787,04	☐	☑
2016/03/01	Commission (Disc Vitality)	Flinstone Fred (F.J.) ...	New Business on	R249,53	R2 031,84	☐	☑

Statements

Summary of all statements paid and/or due for payment



Statement Number	Statement Date	Amount	VAT	Total	Taxable Income	Tax Amount	Expense	Approved	Payment Date	Payment Reference	Advance Amount
STM-ADM201511-5	2015/11/20	R5 770,81	R0,00	R5 770,81	R5 770,81	R0,00	R0,00	☑	2015/10/30	Oct 2015	R0,00
STM-ADM201604-12	2016/04/25	R6 919,70	R0,00	R6 919,70	R6 919,70	R0,00	R0,00	☑	2016/04/15	Retention test	R0,00
STM-ADM201604-13	2016/04/25	R3 281,25	R0,00	R3 281,25	R3 281,25	R0,00	R0,00	☑			R0,00
STM-ADM201605-15	2016/05/10	R30 066...	R0,00	R30 066...	R30 066,44	R0,00	R0,00	☑	2016/04/15	Retention test	R0,00
STM-ADM201611-17	2016/11/21	R23 412...	R0,00	R23 412...	R23 412,98	R0,00	R0,00	☑	2017/07/18	Batch testing	R0,00

Refer to Recipient Month-End Process

Commission Contract

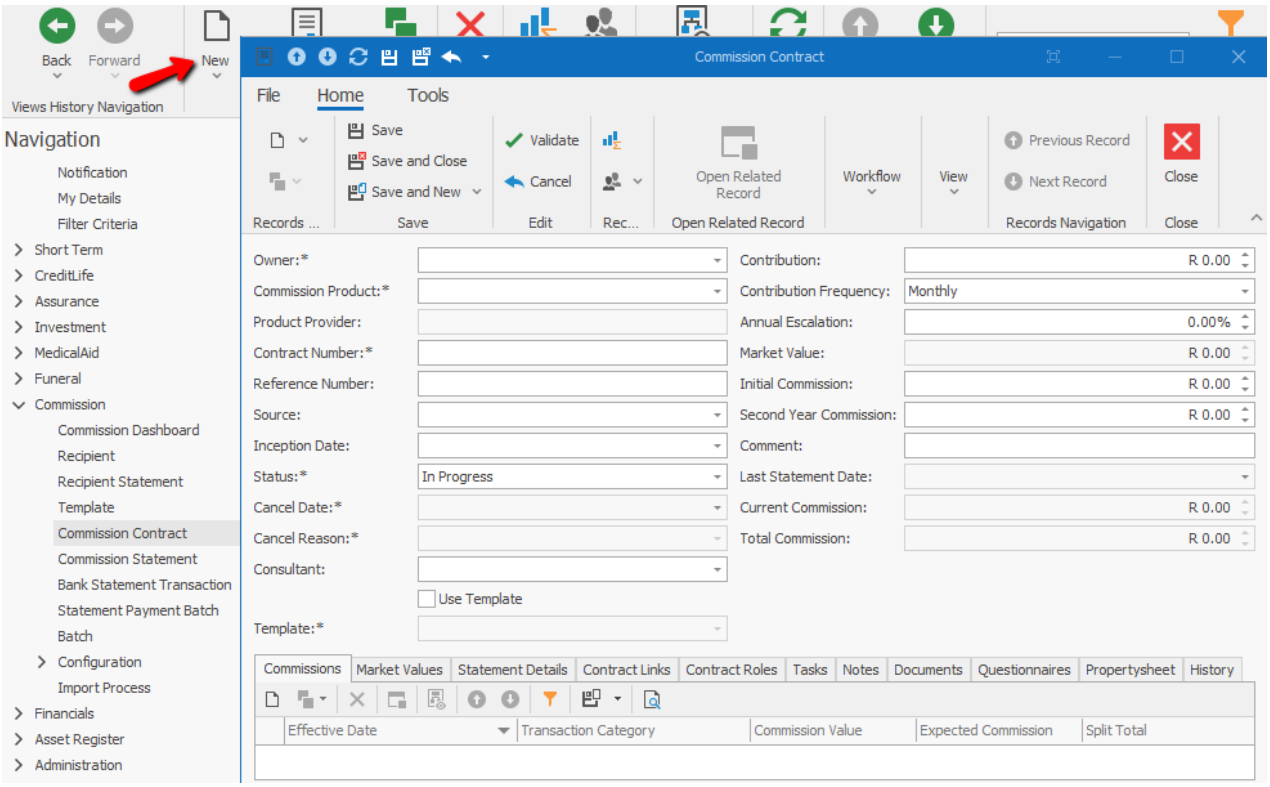
Commission contract is the record of the policy on which commission is earned.

Commission Contract can be created in 3 different ways:

- Created manually at the time the policy is sold by the Broker allowing the application to match the commission to the contract when the commission is received from the Product Provider.
- Auto created during the commission statement import process and then certain default assumptions will be made based on the data received on the commission transaction data file.
- Imported using the Contract Importer

Create a New Commission contract

Select Commission Contract from the Navigation Pane, then select New from the action bar:



Fieldname	Description	Required
Owner	The owner of a commission contract can be the client that the policy was sold to, the Broker House or the broker. The owner can be changed at any point. To select the owner, you need a contact record in the database. Refer to Create a new Record for details on how to create this contact record. It is recommended that you use the correct owner record to improve the reporting experience.	✓
Commission Product	Select the product that this contract is based on. When creating the contract automatically via the commission process, the product will be selected based on the matching of the Benefit Type column in the transaction column with the Benefit code property of the product.	
Product Provider	Display field only based on the selected product.	
Contract Number	The policy number that uniquely identifies the contract. It is matched with the policy number from the commission transaction file.	✓
Reference Number	Free text field to enter a value	
Source	Select the source where this Contract originates from, from a pre-defined list.	
Inception Date	The date the policy was submitted.	✓
Status	Commission will only be accepted for contracts in the active state.	✓
Cancel Date	Provide the date when the policy should be set to a cancel state. It will not stop the processing of commission.	
Cancel Reason	Provide a reason for setting a cancel date.	
Consultant	Use to allocate contracts to internal business Consultants. This is assigned to the Recipient/Broker when the contract is created through the import process.	

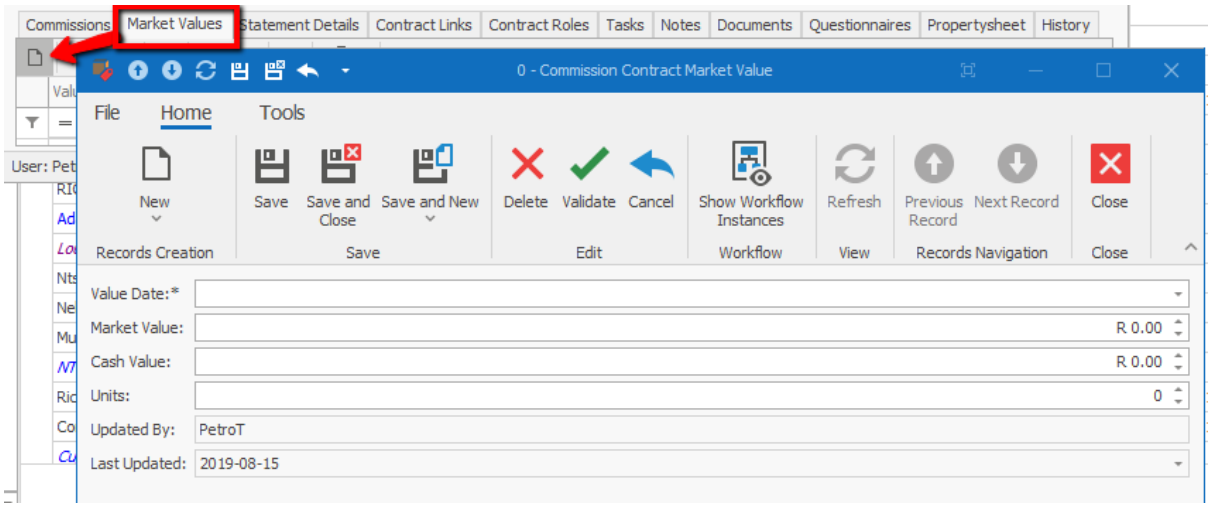
Use Template	Select if a template applies. Alternatively create a unique commission split rule applicable to this contract. Refer to Commissions tab.
Template	Must select a template if you choose to use templates. Changes to the splitting rules of a template will affect the splits on contracts using that template.
Contribution	Monthly contribution if applicable.
Contribution Frequency	Select the frequency applicable to this specific policy. Monthly is the default.
Annual Escalation	Percentage escalation of the contribution.
Market Value	Auto populate when imported. Market Value can be updated on the Market Value tab. When imported the application will track the value as per the value date on the import
Initial Commission	Capture First year expected commission
Second Year Commission	Capture second year expected commission
Comment	Free text field
Last statement date	Last commission statement processed for this contract.
Current commission	Last commission earned as per last statement processed.
Total Commission	All commissions earned on this specific contract since inception.

Commissions

This tab will only be used when a template does not apply. Capture commission split specific to this Contract only.

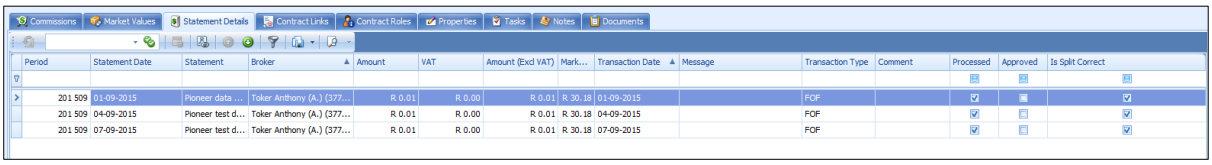
Market Values

A list of market values will display when imported. This is specifically imported when dealing with Investment Statements:

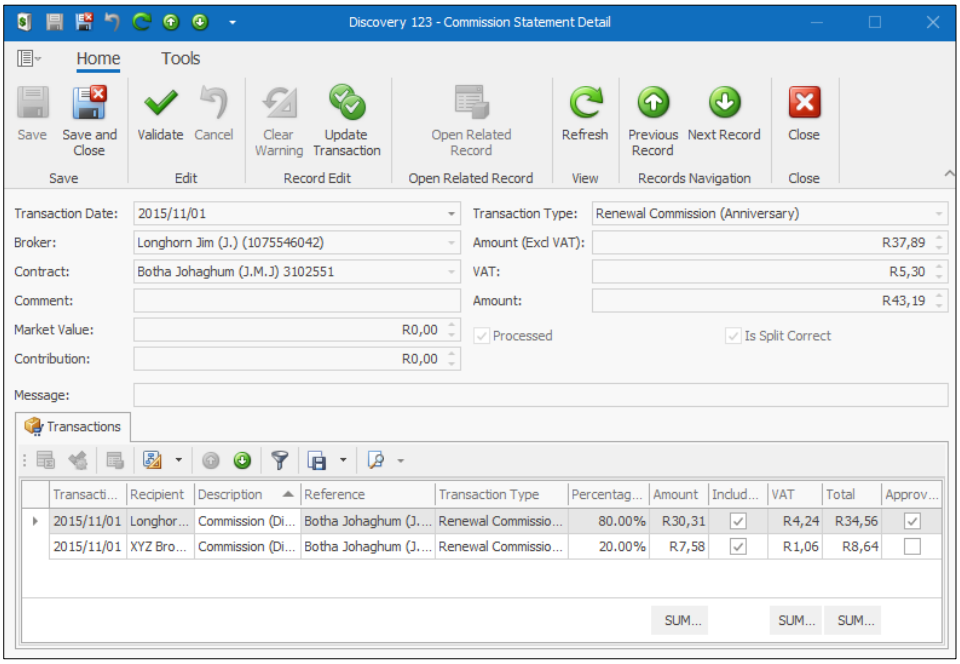


Statement Details

A summary of all transactions processed on this specific contract.

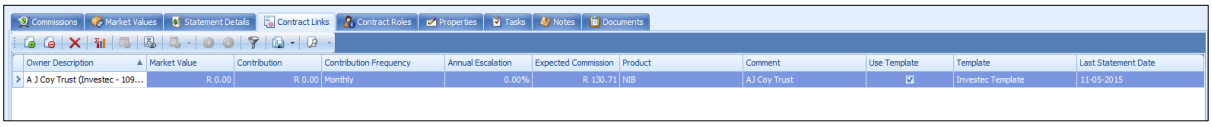


Double click a transaction to view more detailed information i.e commisission split applied



Contract Links

Link any number of contracts to one another. This feature is useful to determine the value of a client based on all business generated through the connection i.e., Business policy linked to personal policies or Spouses individual policies linked to each other.



Contract Roles

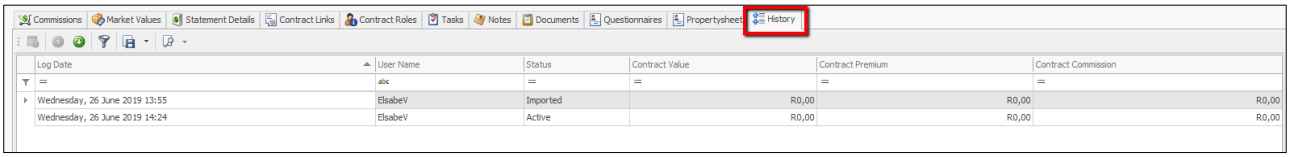
Each contract has roles, whether it is a short term policy, an investment or a project. Roles can include co-insured, beneficiary, project manager. When these roles are created on a contract and the parties are assigned to the roles, you will be able to track which role a specific individual or company is performing in the various business areas within your organisation.

Contract roles manage the relationships between a contact and his contracts.

Contract roles are specified on the specific Product by your System Administrator.

History

Keep record of the status history of this contract.



Bank Statement Transaction

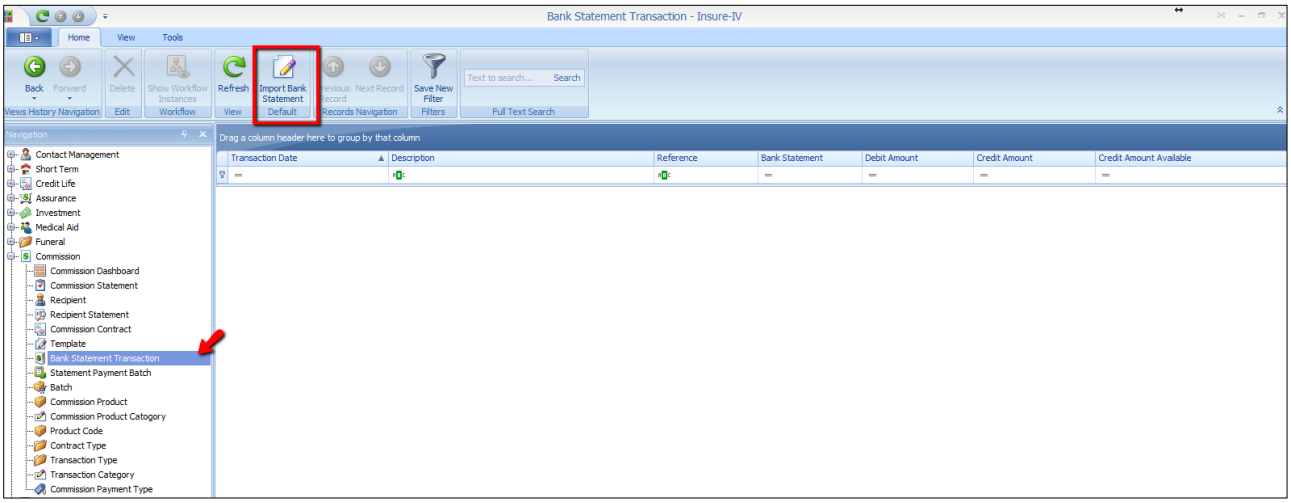
The Broker House bank statement can be imported to allocate transactions to commission statements as received.

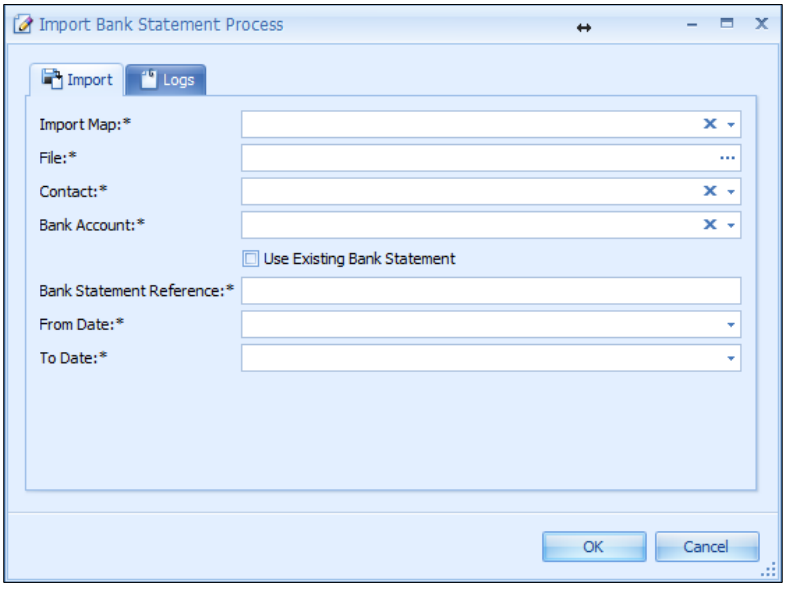
Ensure that the Broker House banking details are captured on the Contact record.

Import Bank Statement

The Bank Statement Import map will be setup by your System Administrator.

Select Bank statement transaction from the Navigation Pane:

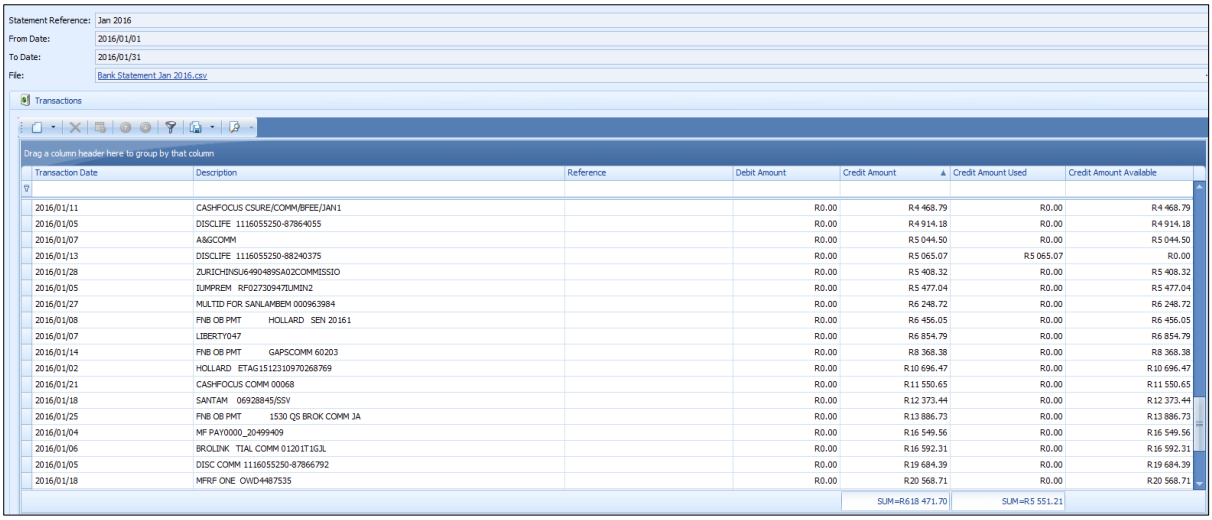




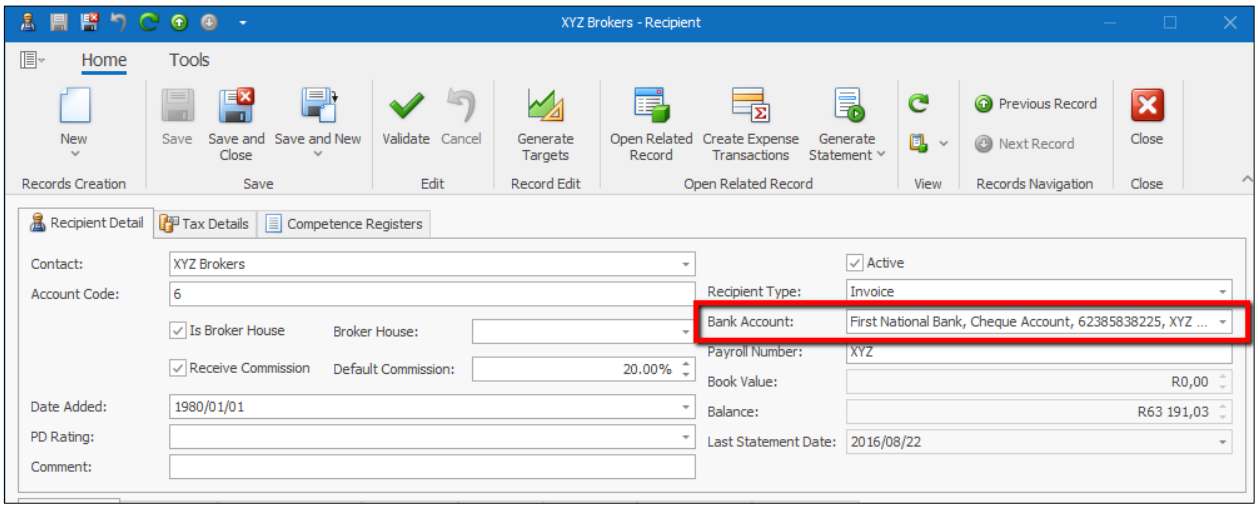
Fieldname	Description	Required
Import Map	Select the Bank statement import map	✓
File	Attach bank statement file	✓
Contact	Defaults to Brokerhouse	✓
Bank Account	Defaults to Bank account details	
Use Existing Bank Statement	You may add daily transactions to the same bank statement import	✓
Bank statement reference	Use a reference to identify this statement	✓
From Date	Select the date from when transactions must be considered for commission reconciliation	✓
To Date	Select the date until when transactions must be considered for commission reconciliation	✓

A bank statement can be imported on a daily or monthly basis to reflect payments received. When imported more frequently than once a month, you need to select 'Use Existing Bank Statement' to add additional transactions for the period.

Monitor all commissions processed on the Bank Statement Transaction list view.



Please ensure that the banking details of the Brokerhouse Recipient record is also selected on the Recipient record to link transactions when capturing a manual commission statement:



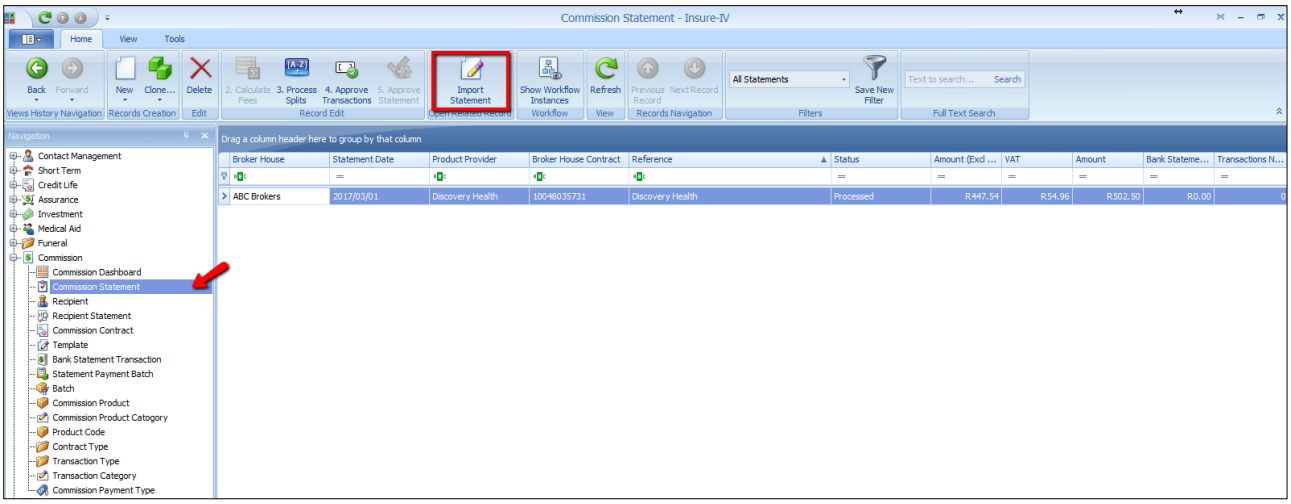
Commission Statement

The commission file import process caters for a variety of file formats for importing of commission data into the application for processing. These files are processed manually by selecting the file from a file location.

For the application to calculate commissions imported, the Commissions Administrator needs to set up a map between the commission file and the application. Please refer to the TC Desktop Application Administrator Guide.

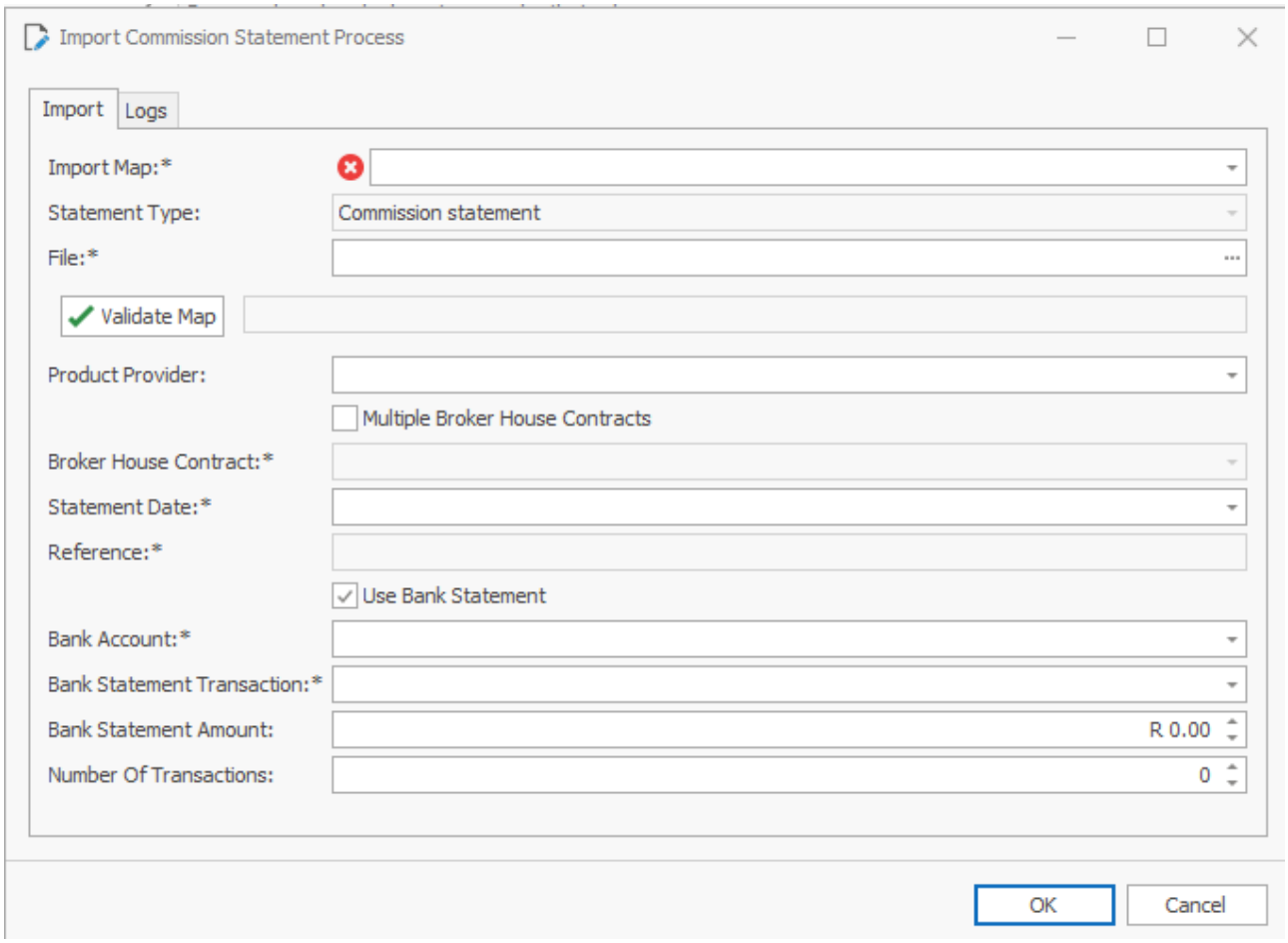
Importing Process

To start the Import Statement process, select 'Commission Statement' from the 'Navigation Pane' and select 'Import Statement' from the 'Action bar':



Ensure you apply the correct filter to see the imported file in the list view:

This will launch the import process:



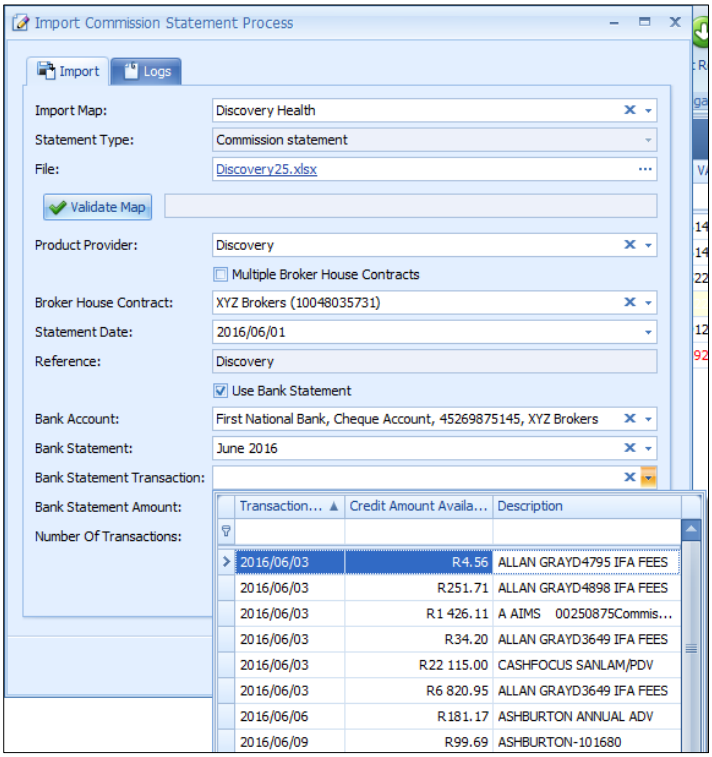
Select the relevant import map that matches the file you want to import. Each statement received from the product providers requires a specific map.

The selection of available maps is a combination of application defined maps and user-defined maps. Maps, as being used within this application, can be defined as a blueprint for the application on how to import data from an Excel- or CSV file.

Field	Description	Required
Import Map	This is a critical selection of informing the application of the file format to expect when processing the data file. You can select from a list of **active** maps already configured.	✓
Statement Type	Defaults to the criteria specified on Property Configuration	
File	Select your data file from the local or network drive. Make sure that the file you select matches the Import Map. The application will not be able to process the file if the incorrect map was chosen.	✓
Validate Map	When selected, the application will check if the selected map matches the file layout which is being imported.	
Product Provider	Select the Product Provider as per the statement you are processing.	
Multiple Broker House Contracts	Select this option when the statement is a summary of transactions for various Broker Houses.	

Broker House Contract	Select the appropriate contract that the Broker House has with the product provider of the file you want to process.	✓
Statement Date	The statement date is important. Various validation rules for the broker and broker contracts depend on this date. This date will also be used to generate the transactions.	✓
Reference	Reference number for a statement is unique. This field will auto populate from the Bank Statement Description field when you choose to use the Bank Statement transaction.	✓
Use Bank Statement	Select when Bank Statement Transactions must be linked to Commission statement.	
Bank Account	Select from drop-down list or create a new bank account	
Bank Statement Transaction	Select from drop-down list or create a new statement transaction	
Bank Statement Amount	Bank Statement Amount will auto populate from your selection made on Bank Statement Amount.	
Number of transactions	May be used for record purposes.	

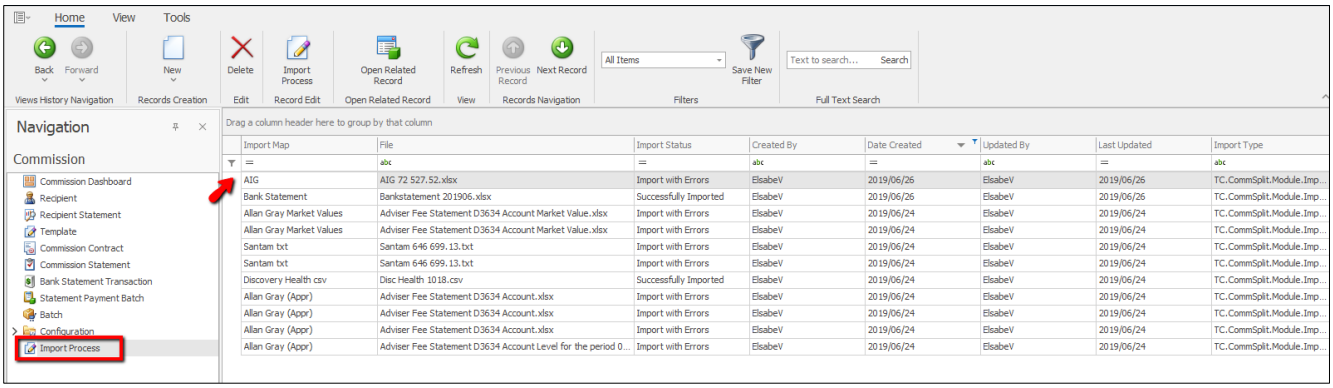
When selecting to Use Bank Statement, you will see all transactions from the Bank statement import:



Import process logs

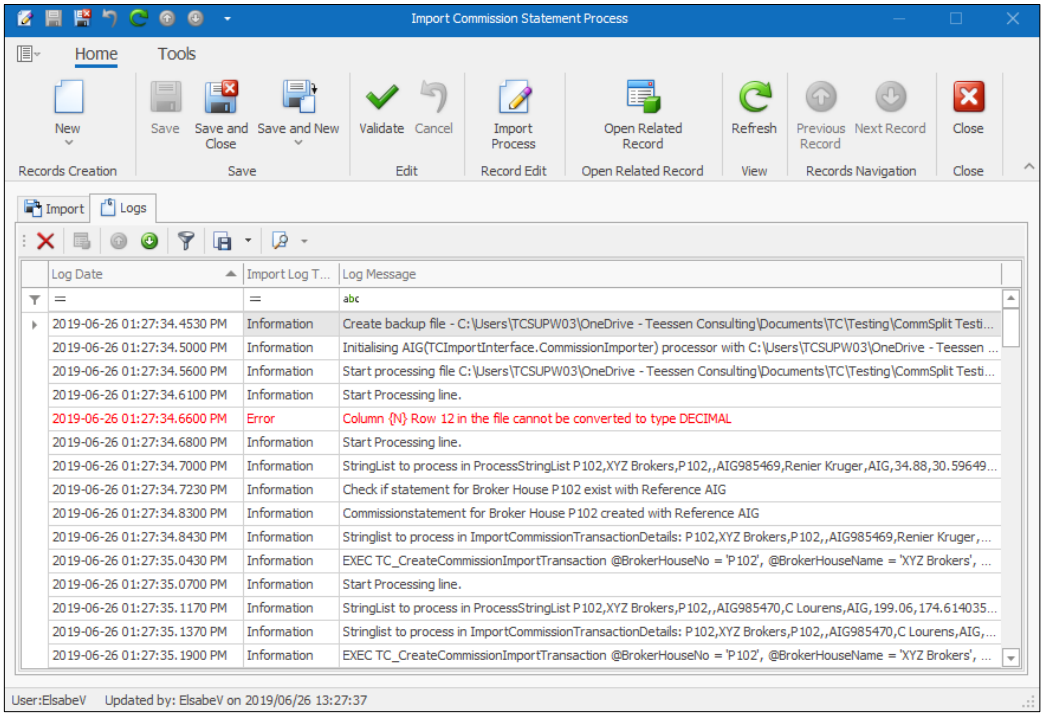
The application keeps record of each item imported and this process log can then be consulted when an import failed or was imported with errors.

Import Process logs can be accessed from the Navigation Pane from Commission or Tools menu:



Each import processed in the application will display on the Import Process list view.

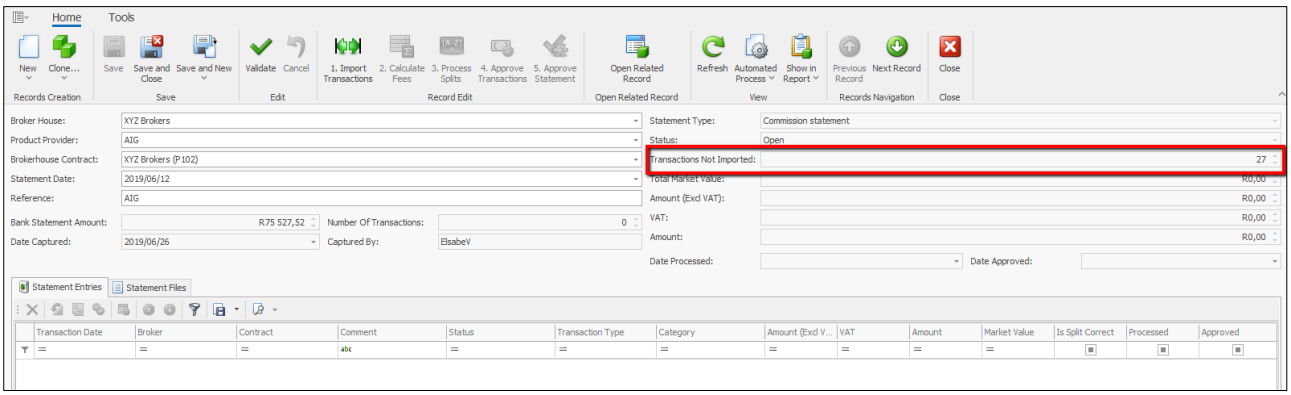
Each line item imported will be recorded.



Processing Commission

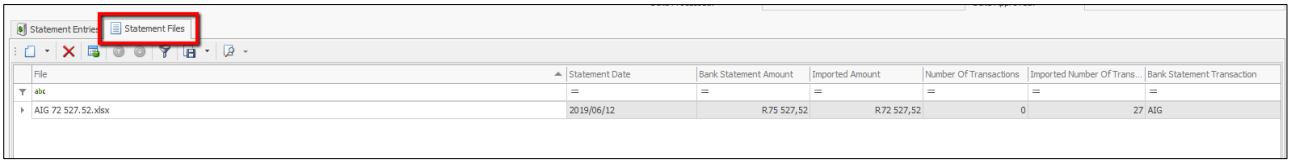
Your newly imported statement will display in red. This indicates that some actions still need to be performed on the statement. Open the newly imported statement.

After the import process the statement still appears 'empty' as all the imported data has been placed in a temporary holding file.



The 'Transactions Not Imported' property indicates the total number of records.

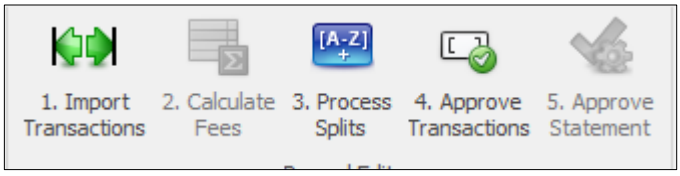
The file you selected on import will be saved automatically on the Statement File tab:



Field	Description	Required
File	File name as saved on PC	
Map Name	Map name used for the Import can be added to the display selection	
Statement Date	Defaults to Statement Date selected	
Bank Statement Amount	Amount selected from Bank Statement	
Imported Amount	Amount imported from import file	
Number of Transactions	Free capture field will display number of transactions as captured	
Imported Number of Transactions	Number of transactions calculated from import file	
Bank Statement Transaction	Bank description field	

Five steps are required to complete the imported statement to a status where the commission is either split or divided and ready for payment or the investment values calculated.

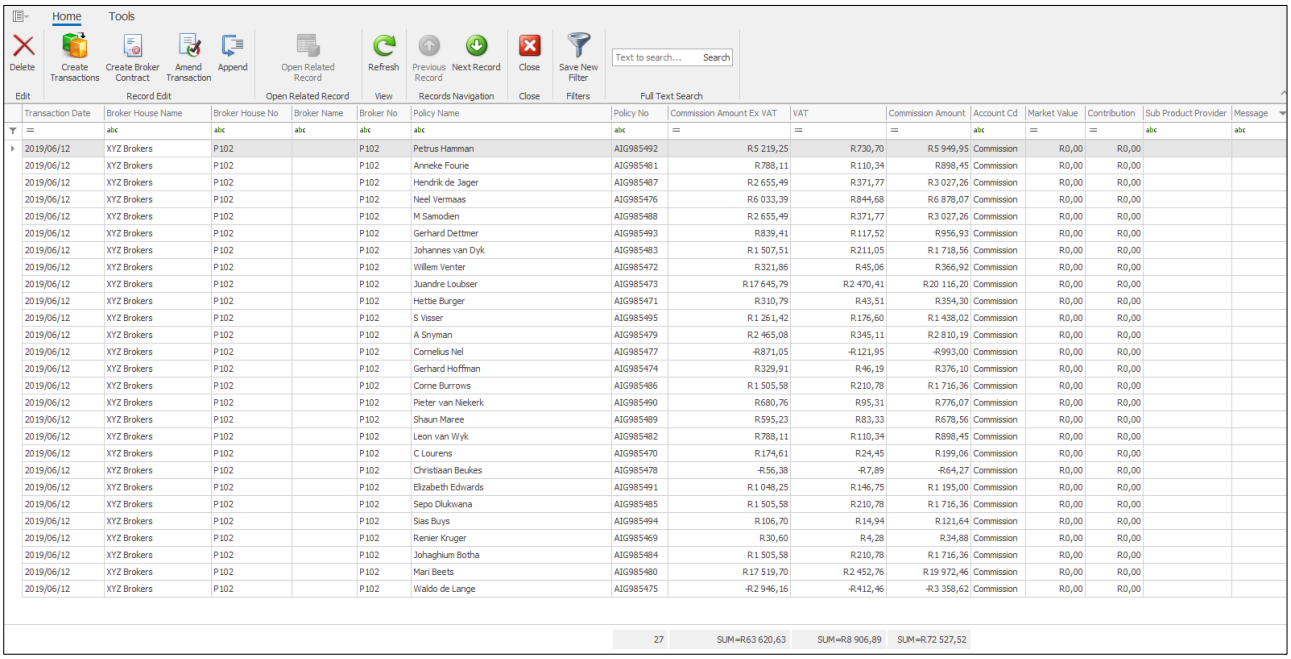
Each step will become available once the previous step has been completed.



Import Transactions

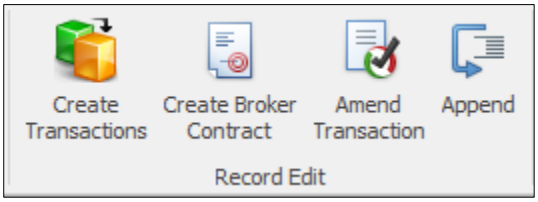
Select the Import Transactions option to access he data that was imported for this statement. This option provides a view of a copy of the data that was imported from the file.

This is also the first verification point to check that the correct number of records was imported and that the totals as provided in the imported file match the totals after the import.



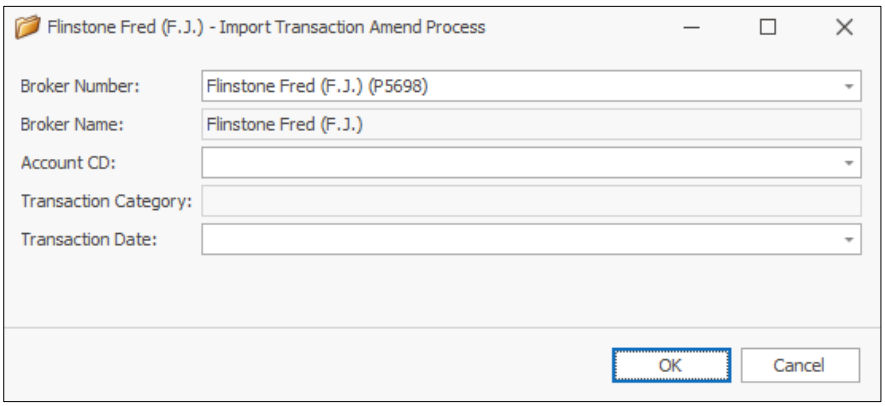
Transaction Date	Broker House Name	Broker House No	Broker Name	Broker No	Policy Name	Policy No	Commission Amount Ex VAT	VAT	Commission Amount	Account Cd	Market Value	Contribution	Sub Product Provider	Message
2019/06/12	XYZ Brokers	P102		P102	Petrus Hamman	AIG985492	R5 219,25	R730,70	R5 949,95	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Anneke Fourie	AIG985481	R788,11	R110,34	R898,45	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Hendrik de Jager	AIG985487	R2 655,49	R371,77	R3 027,26	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Neel Vermaas	AIG985476	R6 033,39	R844,68	R6 878,07	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	M Samodien	AIG985488	R2 655,49	R371,77	R3 027,26	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Gerhard Dettmer	AIG985493	R839,41	R117,52	R956,93	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Johannes van Dyk	AIG985483	R1 507,51	R211,05	R1 718,56	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Willem Venter	AIG985472	R321,86	R45,06	R366,92	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Juandre Loubser	AIG985473	R17 645,79	R2 470,41	R20 116,20	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Hettie Burger	AIG985471	R310,79	R43,51	R354,30	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	S Visser	AIG985495	R1 261,42	R176,60	R1 438,02	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	A Snyman	AIG985479	R2 465,08	R345,11	R2 810,19	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Cornelius Nel	AIG985477	-R871,05	-R121,95	-R993,00	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Gerhard Hoffman	AIG985474	R329,91	R46,19	R376,10	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Corne Burrows	AIG985486	R1 505,58	R210,78	R1 716,36	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Pieter van Niekerk	AIG985490	R680,76	R95,31	R776,07	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Shaun Maree	AIG985489	R595,23	R83,33	R678,56	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Leon van Wyk	AIG985482	R788,11	R110,34	R898,45	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	C Lourens	AIG985470	R174,61	R24,45	R199,06	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Christiaan Beukes	AIG985478	-R56,38	-R7,89	-R64,27	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Elizabeth Edwards	AIG985491	R1 048,25	R146,75	R1 195,00	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Sepo Dlukwana	AIG985485	R1 505,58	R210,78	R1 716,36	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Sias Buys	AIG985494	R106,70	R14,94	R121,64	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Renier Kruger	AIG985469	R30,60	R4,28	R34,88	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Johaghium Botha	AIG985484	R1 505,58	R210,78	R1 716,36	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Mari Beets	AIG985480	R17 519,70	R2 452,76	R19 972,46	Commission	R0,00	R0,00		
2019/06/12	XYZ Brokers	P102		P102	Waldo de Lange	AIG985475	-R2 946,16	-R412,46	-R3 358,62	Commission	R0,00	R0,00		
						27	SUM=R63 620,63	SUM=R8 906,89	SUM=R72 527,52					

From the import detail view, you can edit the imported records:



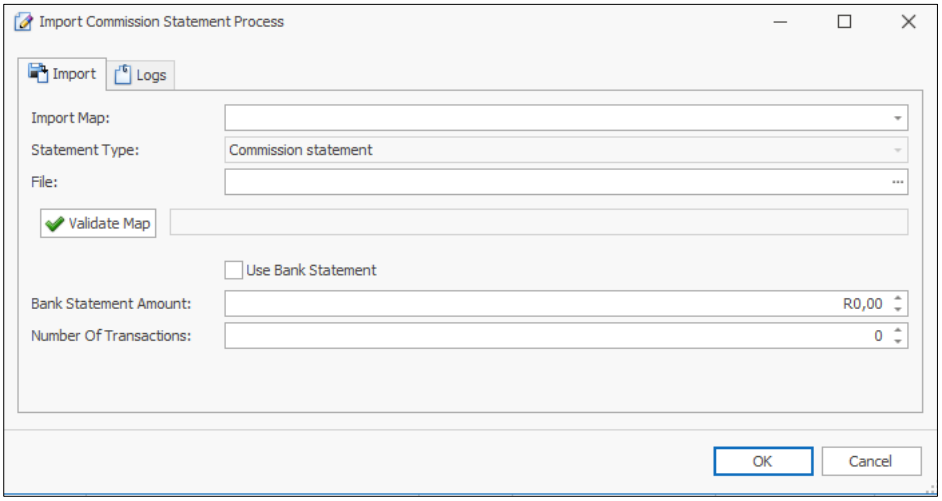
Amend Transaction

Select one or more records and then choose to amend transaction. Only broker number and the account cd (transaction type) data can be amended through this process.



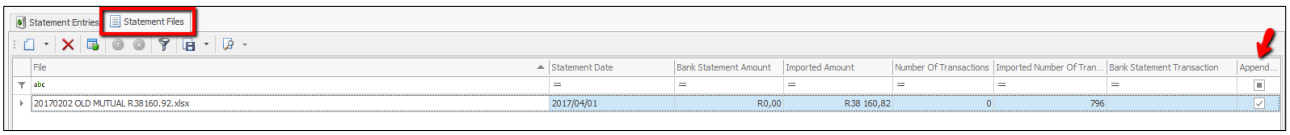
Append Files

In the event of receiving more than one statement per bank payment, these files can be appended and processed together as one payment. You may append files to any event depending on the circumstance.

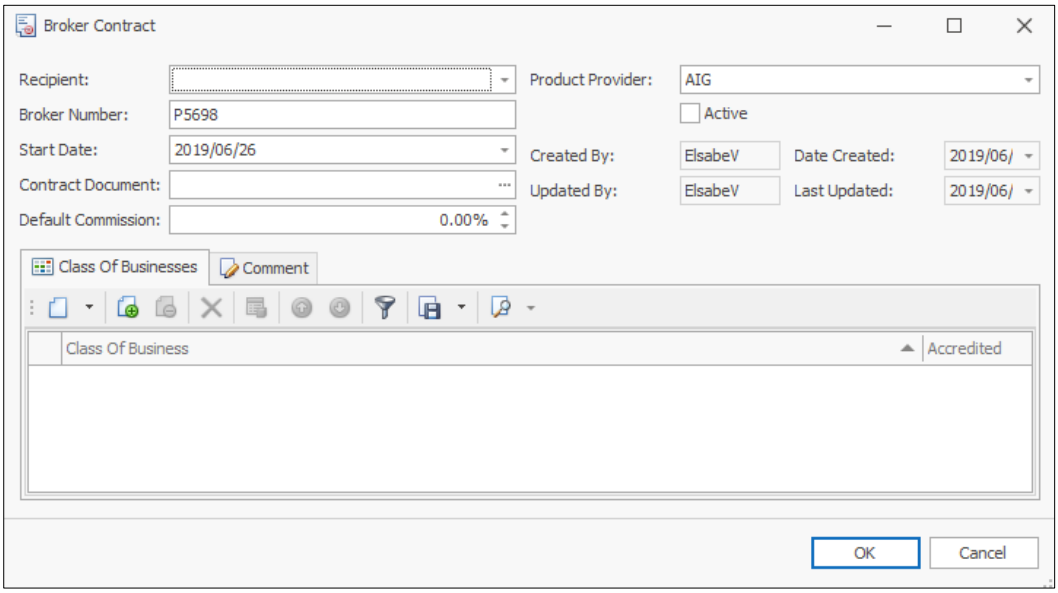


Field	Description	Required
Import Map	A very critical selection where you inform the application of the file format to expect when processing the data file. You can select from a list of **active** maps already configured.	✓
Statement Type	Defaults to the criteria specified on Property Configuration.	
File	Select your data file from the local or network drive. Make sure that the file you select matches the Import Map. The application will not be able to process the file if the incorrect map was chosen.	✓
Validate Map	When selected, the application will check if the selected map matches the file layout which is being imported.	
Use Bank Statement	Select when Bank Statement Transactions has to be linked to Commission statement	
Bank Statement Amount	Bank Statement Amount will auto populate from your selection made on Bank Statement Amount	
Number of transactions	May be used for record purposes.	

Notice that all files appended show on the Statement Files tab on the Commission Statement detail view:



Create Broker Contract

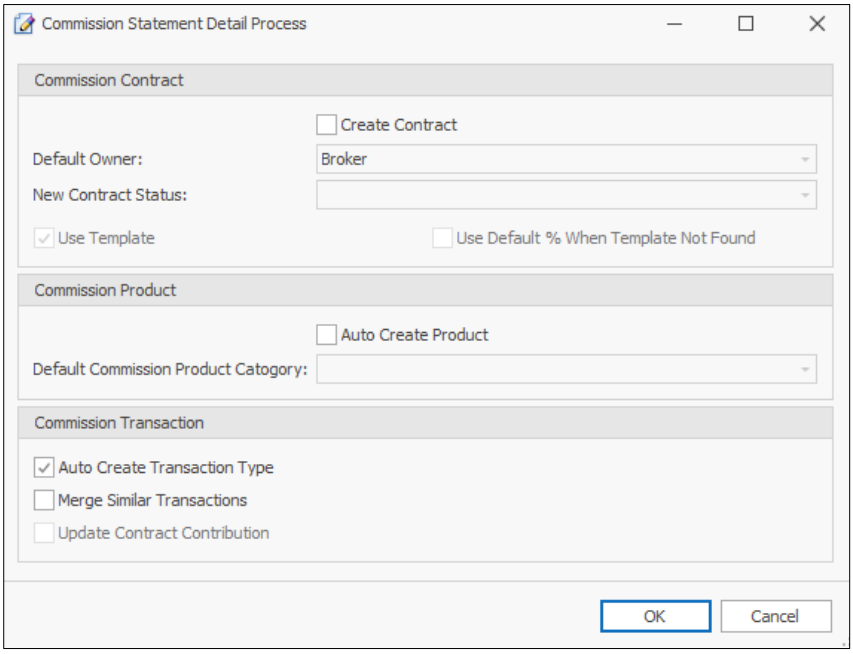


Create a Broker Contract if a transaction is imported for a new Broker where the Broker Contract has not yet been set up (provided this action is allowed by your Commission Administrator).

Create Transactions

The 'Create Transactions' action is one of the most important steps in the process where most of the validation will be performed. The 'Broker House No', 'Broker No' and 'Policy No' columns will be used to validate, find and automatically create commission contracts within the application.

The 'Commission Amount Ex VAT'-, 'VAT'-, 'Commission Amount'- and 'Account CD' columns will be used to create new transaction types and transactions.



There might be new Client or Product records or even transaction types on the imported file which have not yet been captured in the application. The Commission Statement Detail Process allows you to auto create these details from the import process.

Commission Contract

If a new commission contract should exist on the import file, the application will automatically create this record when you select to 'Create Contract'.

The contract will then be created to the default owner, i.e., either Broker or Broker House.

New Contract Status should always be 'Imported'. This will allow you to filter on these Contracts and allocate them to the correct owner.

You may choose to select either or both 'Use Template' or 'Use Default % when template is not found' option to indicate how this transaction should be split.

Remember to change the Contract Status to 'Active' in order to process the transaction.

Commission Product

This option allows one to auto create a product onto the database when a new Product has been specified on the import file.

Commission Transaction

Product Providers do not always notify you in advance when their transaction description has changed or when they have added a new description. This option allows you to auto create this transaction type to process the transaction.

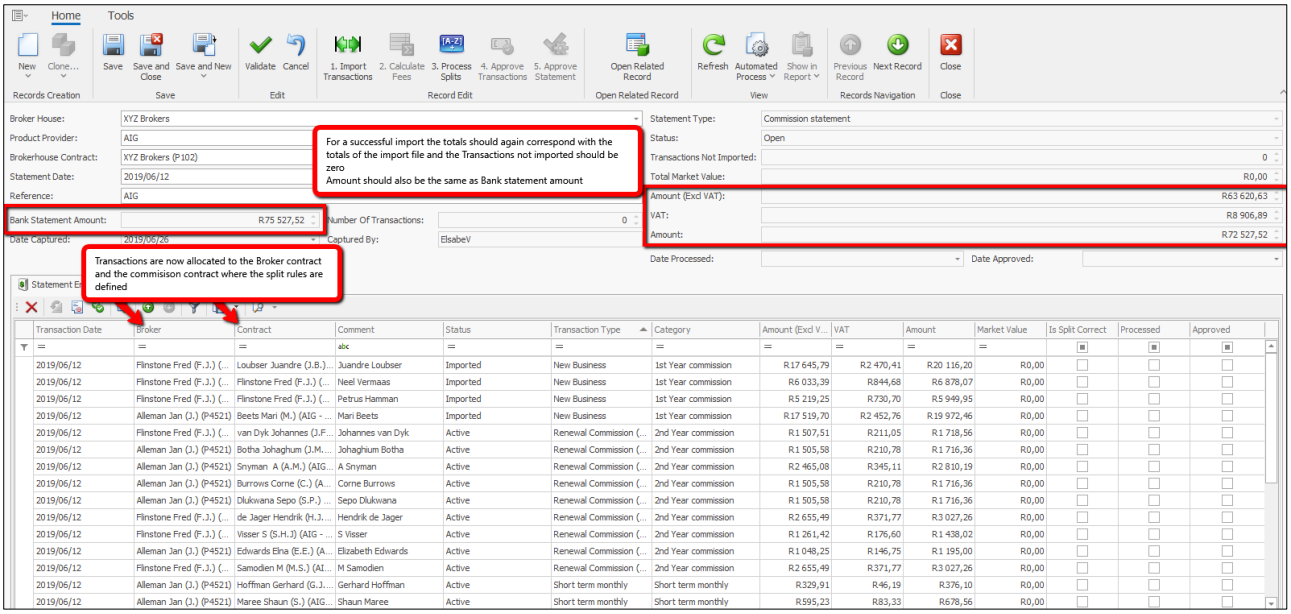
Use the Merge similar transactions option to combine transactions with the same contract number instead of having multiple transactions per contract.

If you choose not to select any of these options and there has been a change or new record on the import file, the application will flag this record in red with a warning message which will explain why the transaction could not be processed. You will then have to manually alter or add that record to process the transaction.

When all the transactions have been successfully imported, the Import Commission detail view will be blank and all transactions will have been allocated to the correct contracts based on the policy number. The commission will be split according to a template that was attached to the contract.

Close the Import screen which will take you back to the Commission Statement detail view.

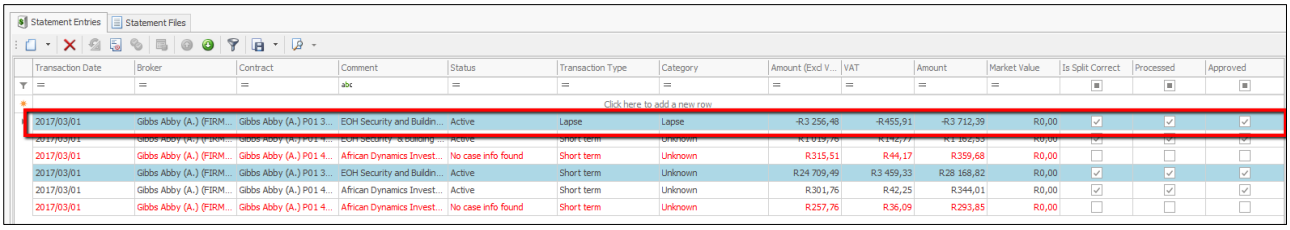
Refresh the Commission Statement detail view to display all transactions that have been successfully created.



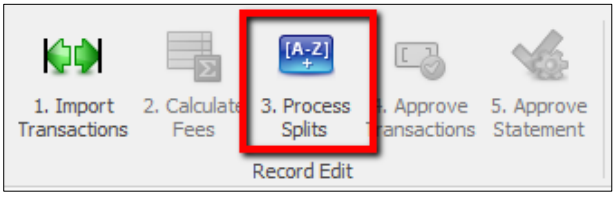
The newly created commission transactions have now been created against the correct policy (commission contract) and are also linked to the broker. The commission contract is either a new contract if the commission was imported for the first time or an existing contract if already created previously or through a different process.

A negative transaction, possibly a Lapse, where a retention rule applies, will now display in blue on the transaction list warning you to pay close attention to this transaction because of the retention rule that applies.

You might choose to revoke the retention rule to absorb this Lapse



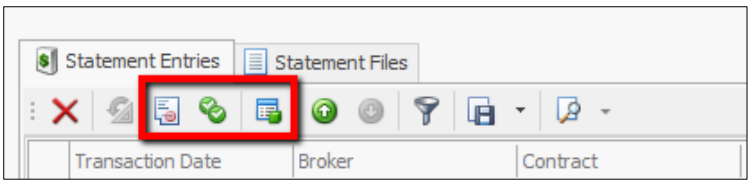
Process Splits



The next step in the commission process, depending on whether you are processing an Investment or Commission statement, is to apply the splitting rules defined on the various commission contracts. This process will create the split transactions for the relevant portion of the commission to each of the recipients.

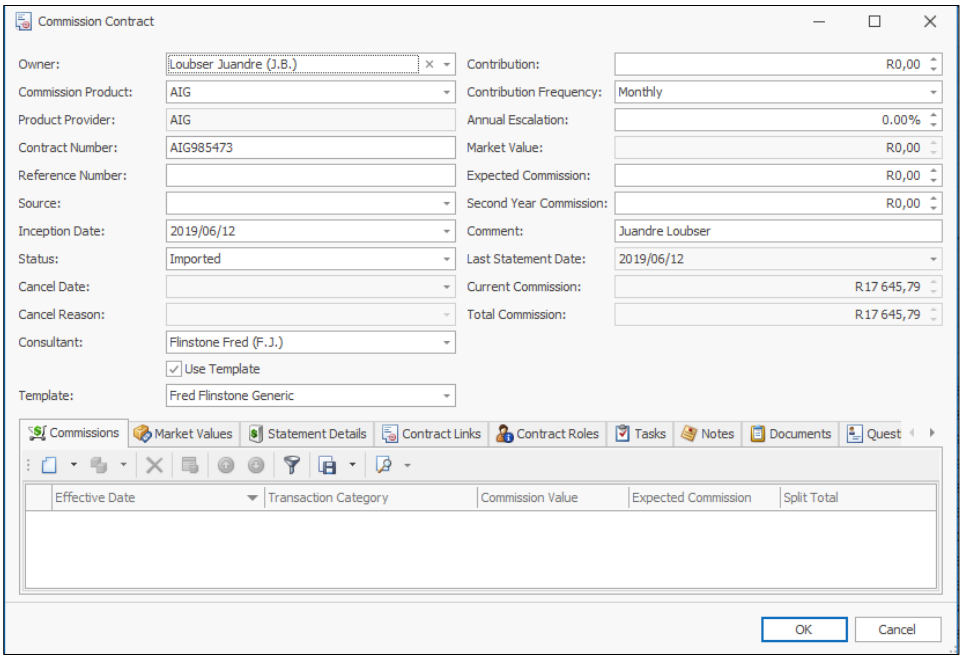
This action can be repeated multiple times as you have the option to adjust splits before re-generating the transactions.

Final changes can be made to a record after it has been imported.



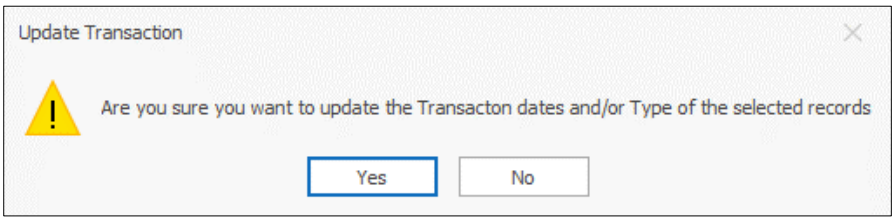
Edit Contract

It is sometimes necessary to make changes to a contract, e.g., to allocate a different template. This is now possible from the Commission Statement detail view.

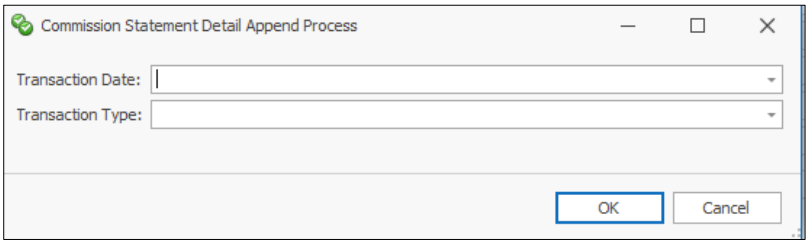


Update Transaction

Transaction type on a specific record can be changed by using the update transaction icon



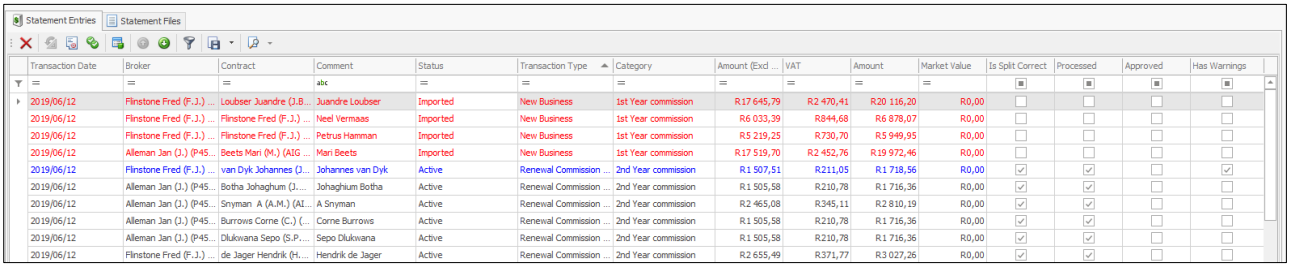
Amend transaction date or transaction type or both:



Once a split transaction is approved it cannot be re-processed unless you reset the complete statement. Please refer to the section on Reset Statement.

Warnings

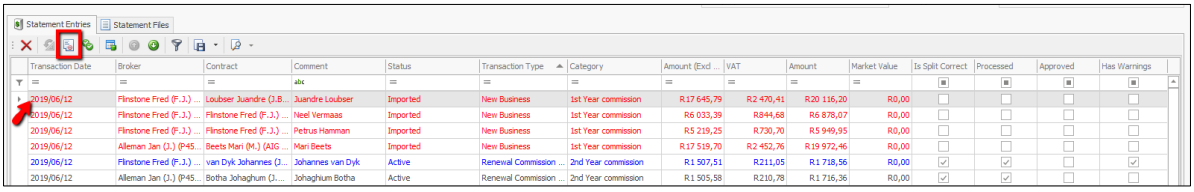
Two warnings may occur during the process procedure. In both instances you will be able to rectify the record from the current detail view.



1. When a commission split rule was not found to create a transaction, the application will flag this transaction in red with a warning message 'No effective commission record found'. The transaction won't be processed.

Clear Warning

Make sure to select the contract information and then select 'Open Related Record' from the transaction's menu bar:



This action will now open the relevant Contract detail view allowing you to amend the commission split rule.

After amending the commission split rule, you need to save the Commission Statement and re-process commission for the change to take effect. The record should now be processed.

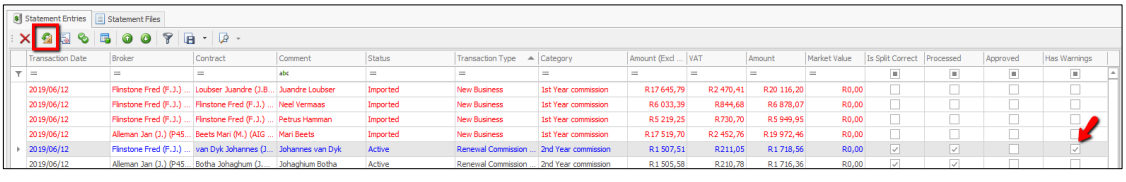
2. When the Broker record on the import file is different from the Consultant allocated to this contract, the application will highlight this record in blue with a warning 'WARNING: The Broker is not the same as the Consultant on the contract'. The transaction will be processed but you will not be able to approve this transaction until the warning has been cleared.

Clear Warning

If you are satisfied that the record is correct, you can clear the warning by using the 'Clear Warning' icon on the transaction action bar.

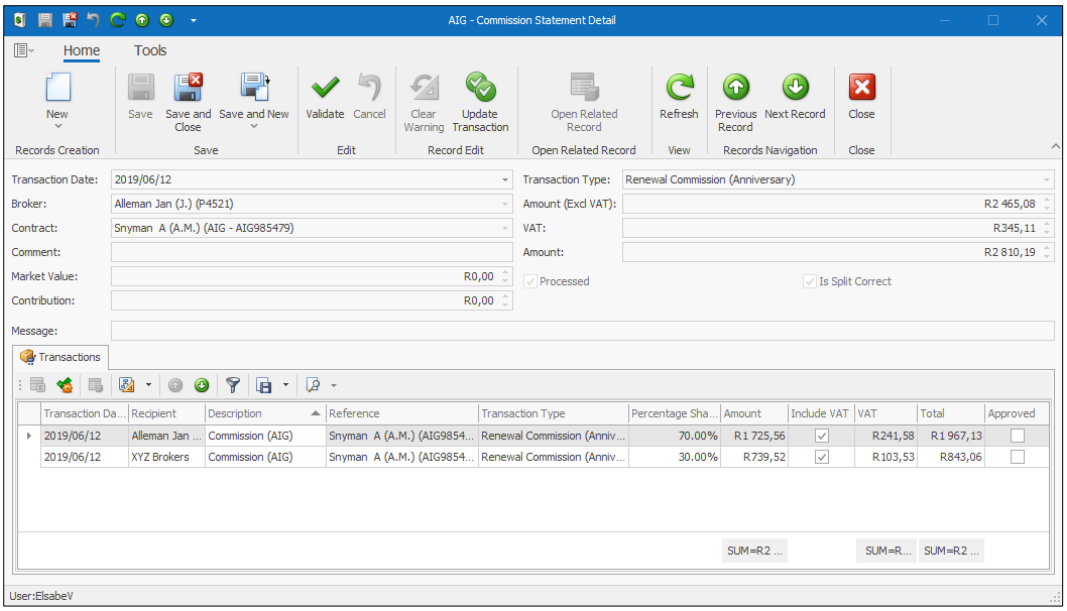
If the record however is incorrect, you need to follow the same procedure as above.

This warning will recur every time you process the statement until this specific record has been approved.



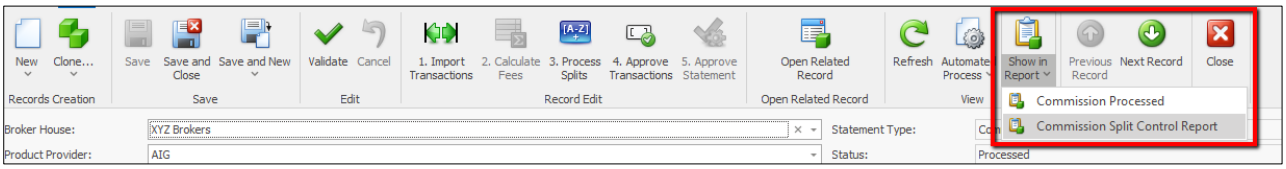
You will notice that each transaction processed successfully has been marked as 'Processed' and 'Is Split Correct'.

Double-click any of the transactions to view how the split was processed:

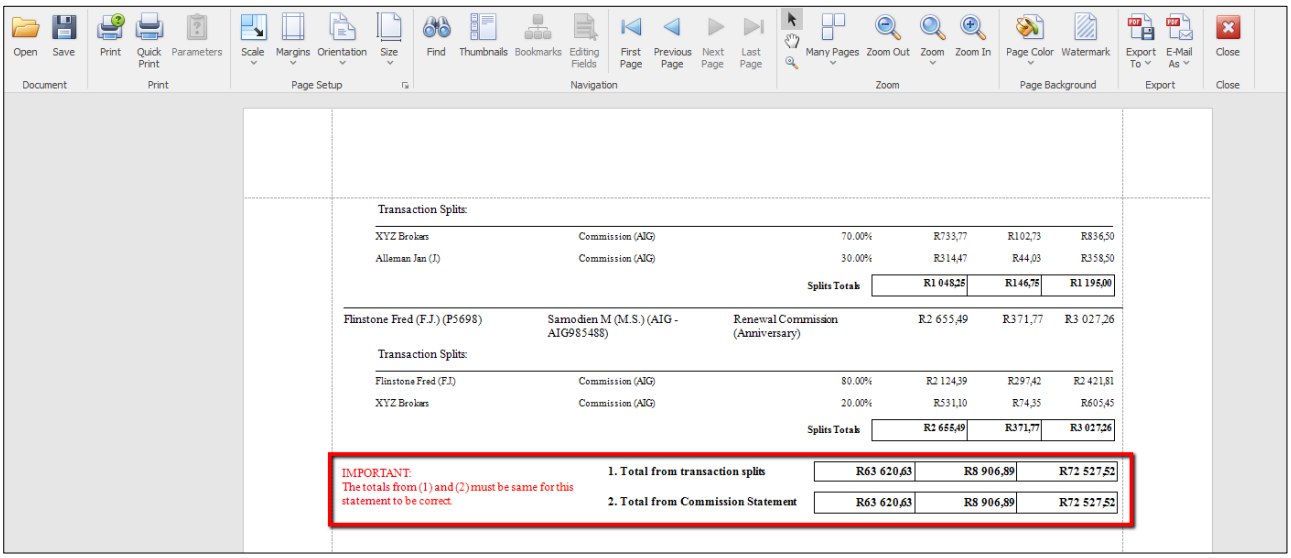


The received commission amount has now been split according to the rules that are currently active on the commission contract that this transaction is associated with. These splitting rules will apply for all the transactions on this commission contract until replaced with another definition.

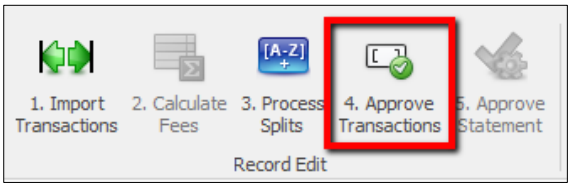
You can also utilize the Commission Split Control Report to verify all splits on this commission statement:



Go to the last page of the report and check that the totals match. If they match, then all commissions received on this statement were correctly split to the allocated recipients.



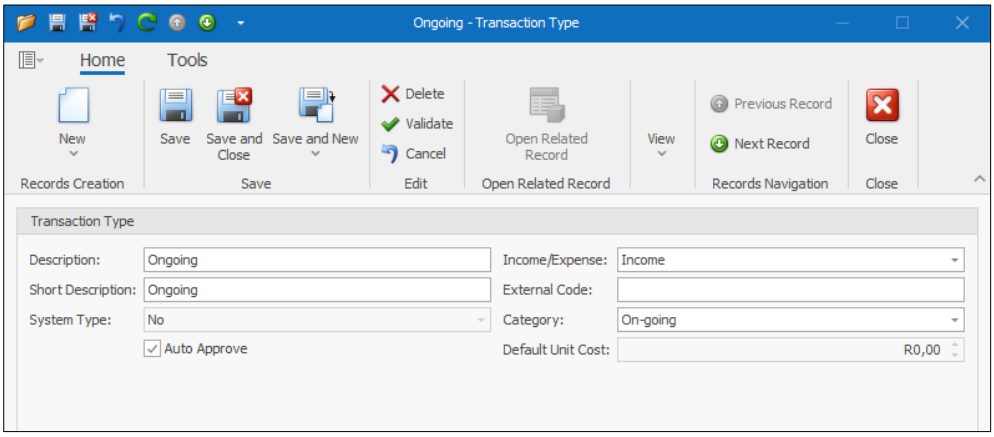
Approve Transactions



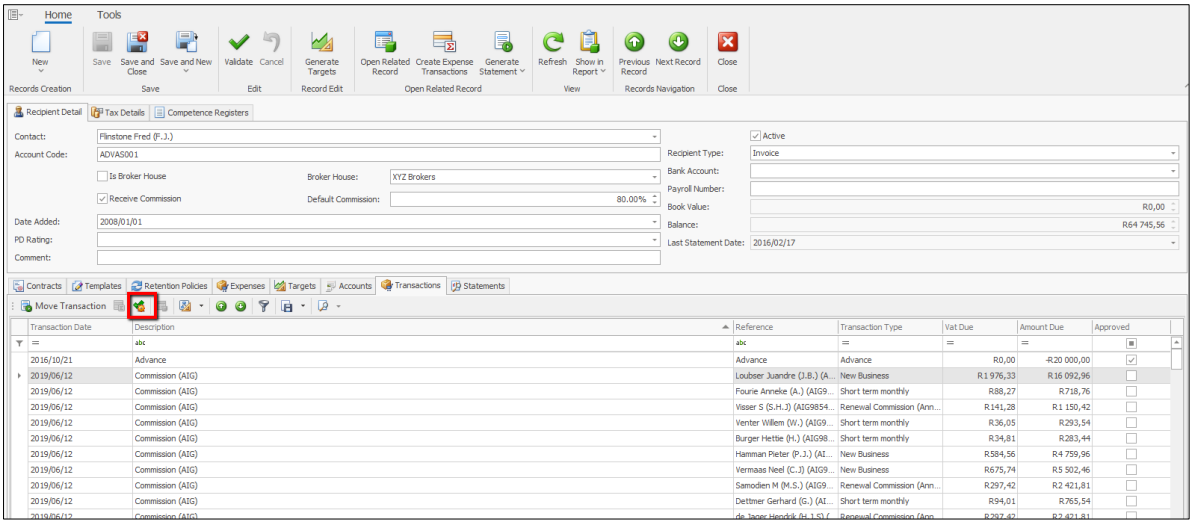
The fourth step is to approve the imported transactions. When approving a commission split transaction, you approve how the original commission amount has been divided between the various parties (recipients) sharing the commission. This in effect will prevent any changes or re-generation of split transactions via the 'Process Splits' action.

There are 4 methods of approving a split transaction:

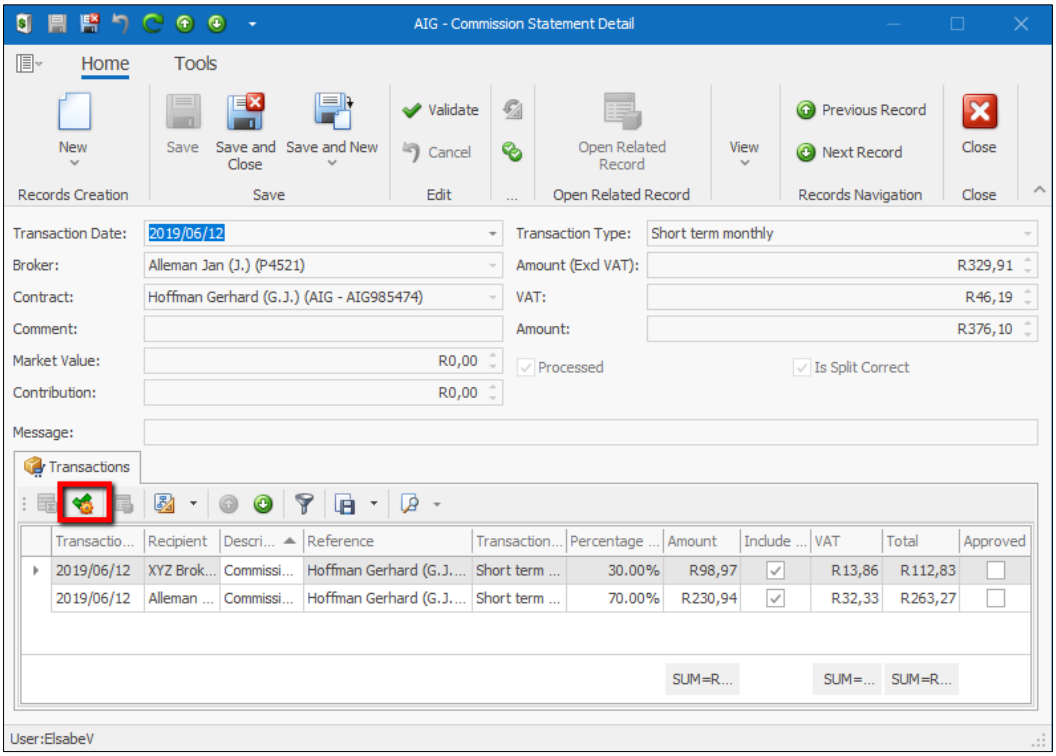
1. A transaction type can be configured as 'automatically approved', resulting in all transactions of this type to be approved by default during the generation. This method is also the only method that will allow the regeneration of the split transactions:



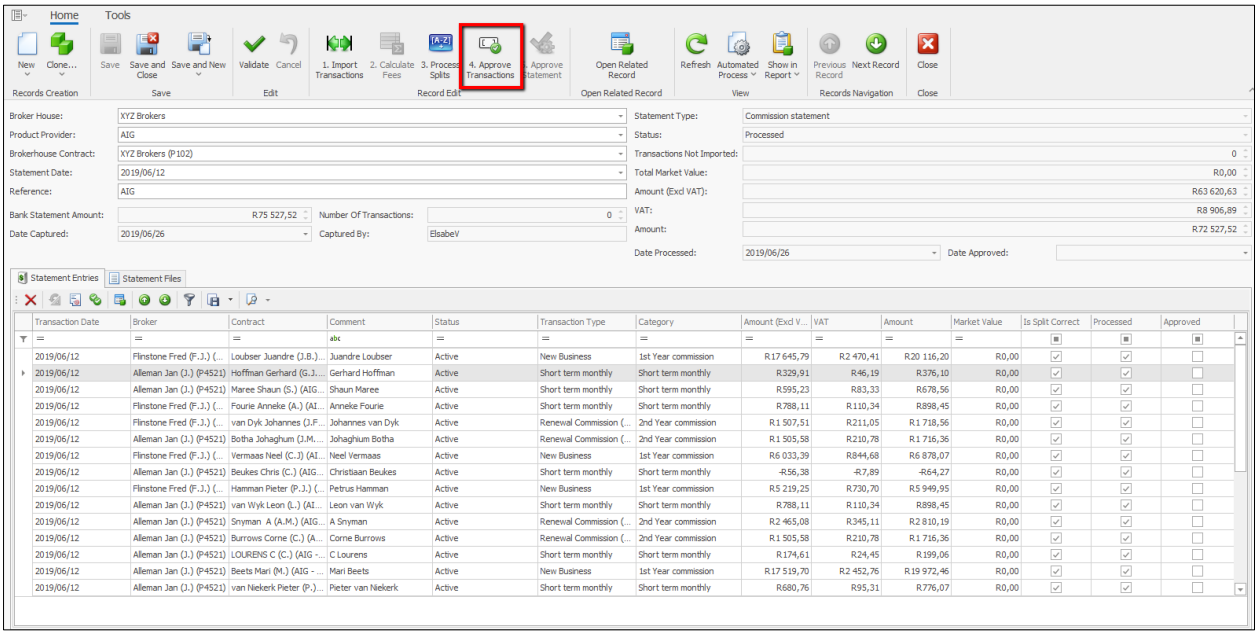
2. Approve transactions individually. This can be done by the Recipient or Administrator by selecting one or more transactions from the Recipient detail view. This option is normally used in combination with option one where new business type transactions will be approved using this method and the on-going transaction types will be auto approved.



3. You are also able to approve individual transactions on the Commission Statement. Double click any transaction to display the split rule:



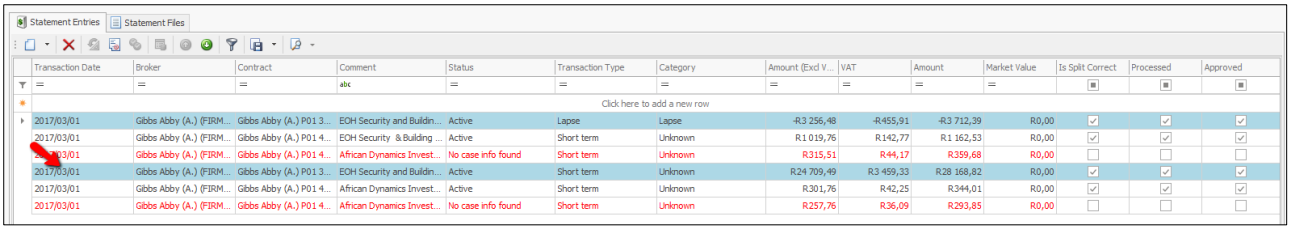
4. The fourth method is a batch method that will approve all the split transactions per commission statement:



Commission can only be processed to a payment file once it has been approved.

You will notice that a transaction will change colour when a retention rule is applied to the criteria of that transaction. Please refer to the section on Retention Policies.

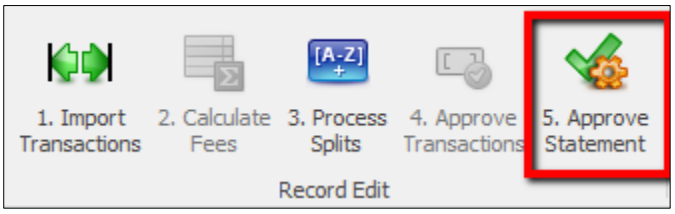
This transaction will now also display with a blue background.



Approve Statement

This is the final action on the income side of the commission. Approve a statement to finalise it and not allow any further changes to any of the data on this statement.

The split transactions on this commission statement can now be added to a Recipient statement ready for approval and payment to the recipient.



Manual Process

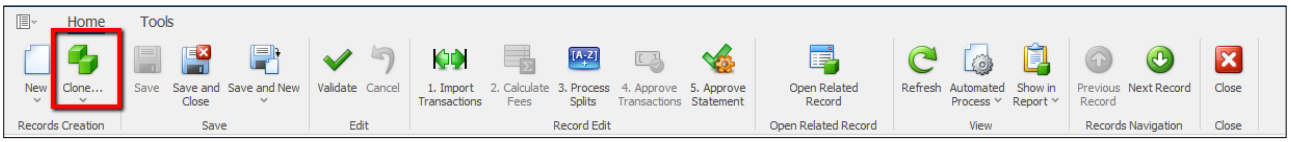
You may receive commission statements in formats which cannot be directly imported into the application, e.g., pdf.

There are a few options on how to process these statements:

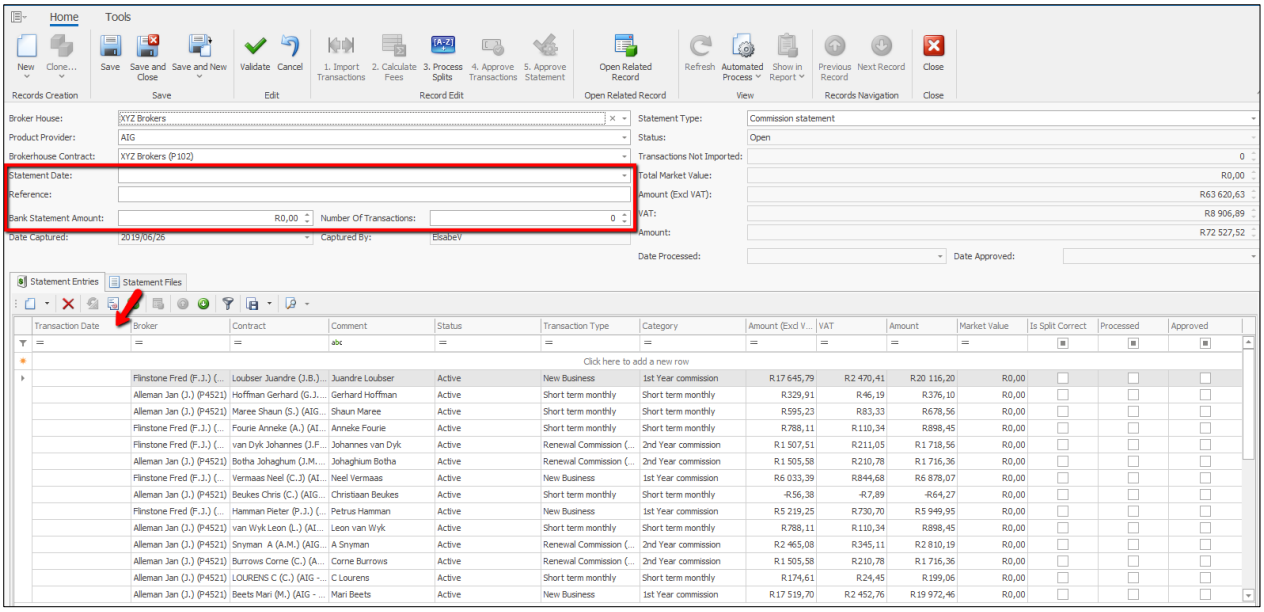
- Capture manually
- Clone previously captured statement
- Create an Excel- or csv file for import

When cloning or manually capturing a statement, the initial process will be different than with importing.

Select to clone a previously captured statement.



Note that the fields for Statement date, Reference, Bank Statement amount and Transaction date are all empty:



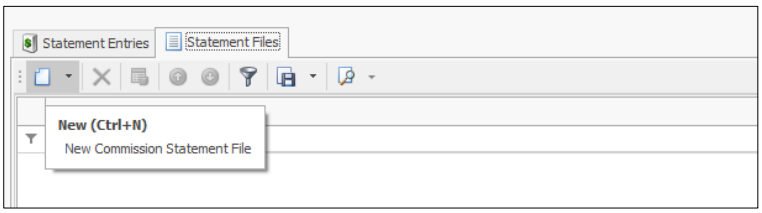
Enter the statement date, reference and bank statement amount and save the cloned statement to auto generate the transaction dates which will default to the statement date.

You can edit the cloned transactions should the amounts and contracts be different from the previous statement.

Open a transaction to edit it. Always capture the amount including VAT. The VAT- and Commission Excl VAT fields will be auto calculated.

When you clone or manually capture a statement, the commission file will not be automatically saved on the processed statement.

Select New on the Statement Files tab to add the original file as well as link this statement to the bank statement transactions.



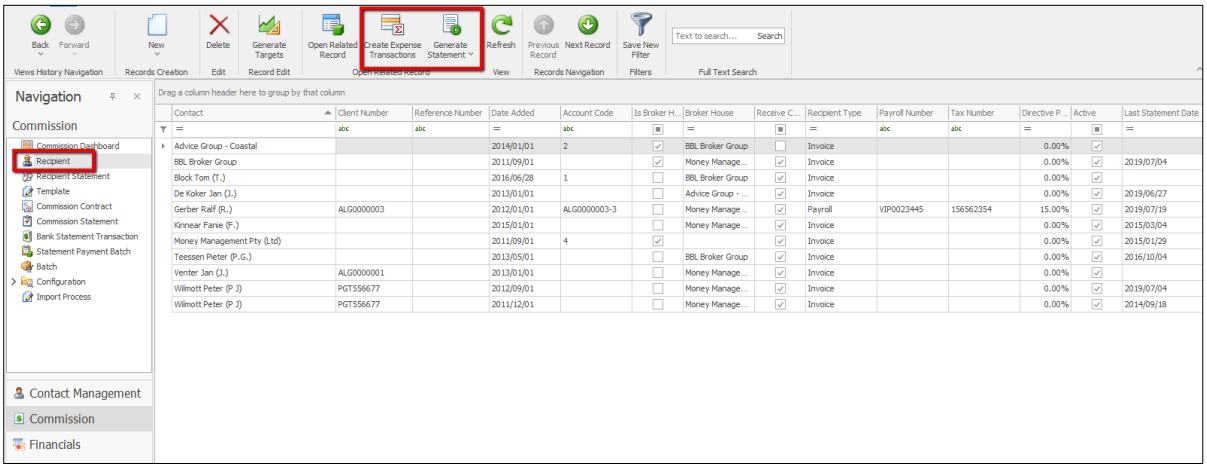
Recipient Month-End Process

Expenses

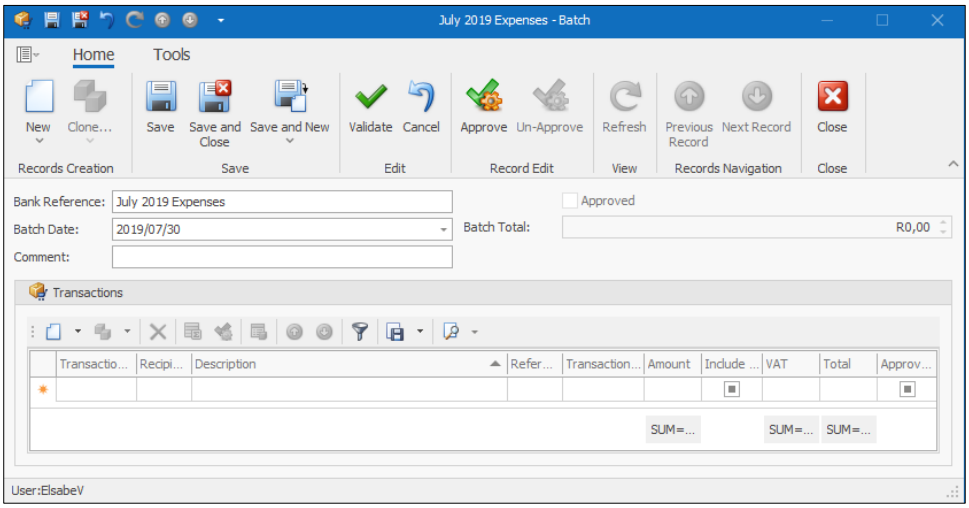
A Recipient may be liable for some expenses. These expenses may be once-off or occur over a period of months.

Recurring expenses will be captured on the Expenses tab.

Recurring Expenses



Select the 'Create Expense Transactions' action to allocate these transactions to a payment batch.

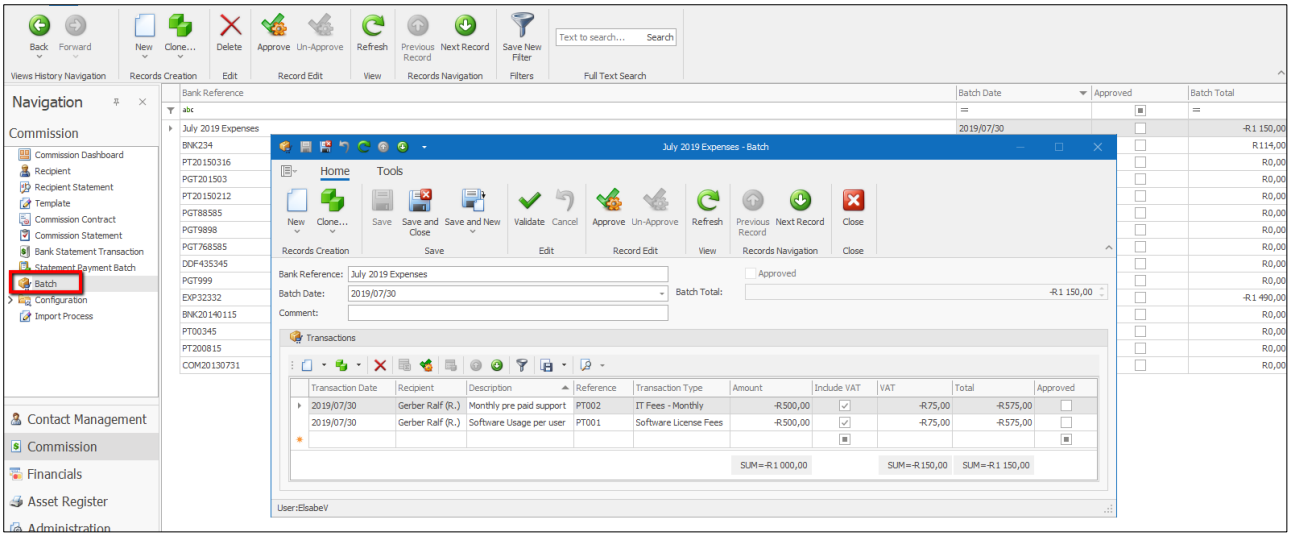


This action uses the active expense definitions on the recipient record to generate transactions for the recipient. Expenses are unique per batch and the user determines the timing and frequency of deduction of these expenses. This is normally an action that will be performed once a month.

Note that once-off journal entries (Expense/Ad hoc income) can also be captured as a Batch entry.

The batch needs to be approved before the recipient statement can be finalized.

Use the Batch icon on the Navigation Pane and select the relevant batch:

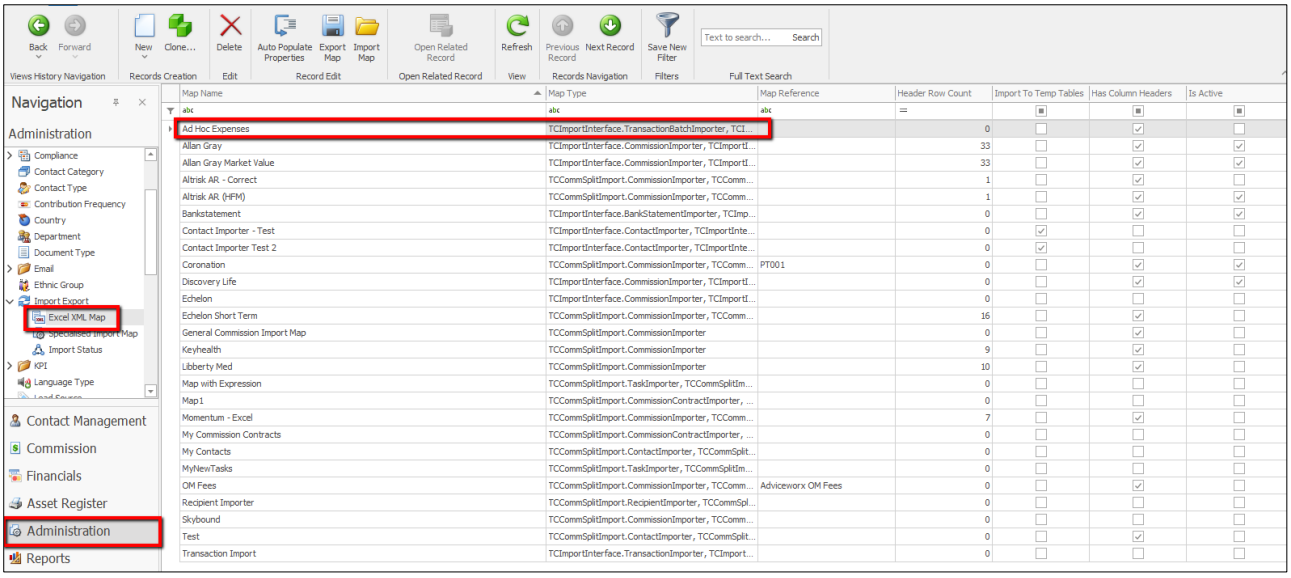


When the batch has been approved, the transactions on the batch are ready to be added to the recipient statement.

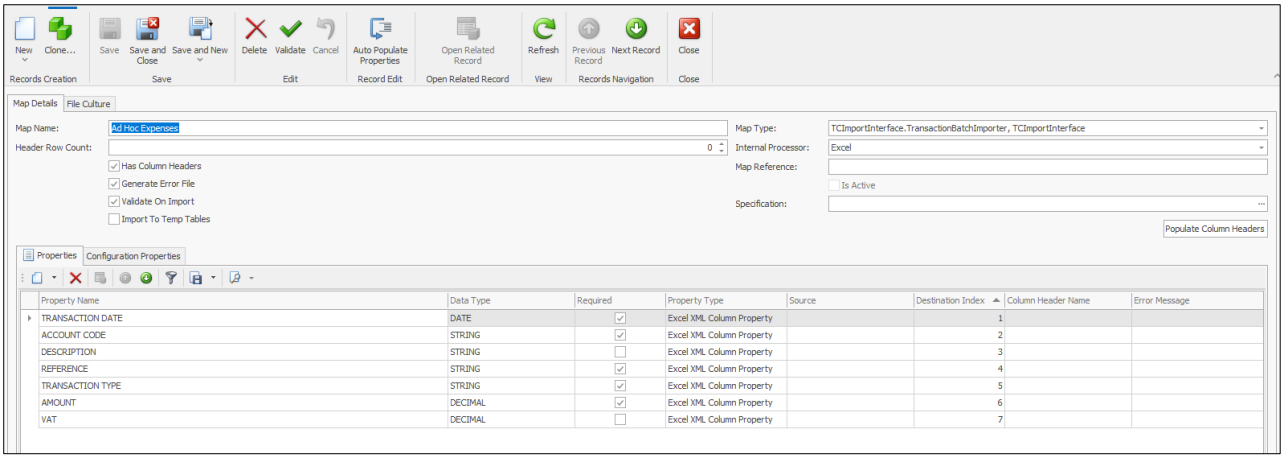
Batch entries / Journals

Journal entries may occur during the month or with month-end process, e.g., Reserve Account allocation, Advance Payments or Ad-Hoc expenses, which must be posted against a Recipient before final payment. These journal entries can now be imported via the Batch Importer process.

Please make sure you have to proper User Permission rights to import batch transactions.

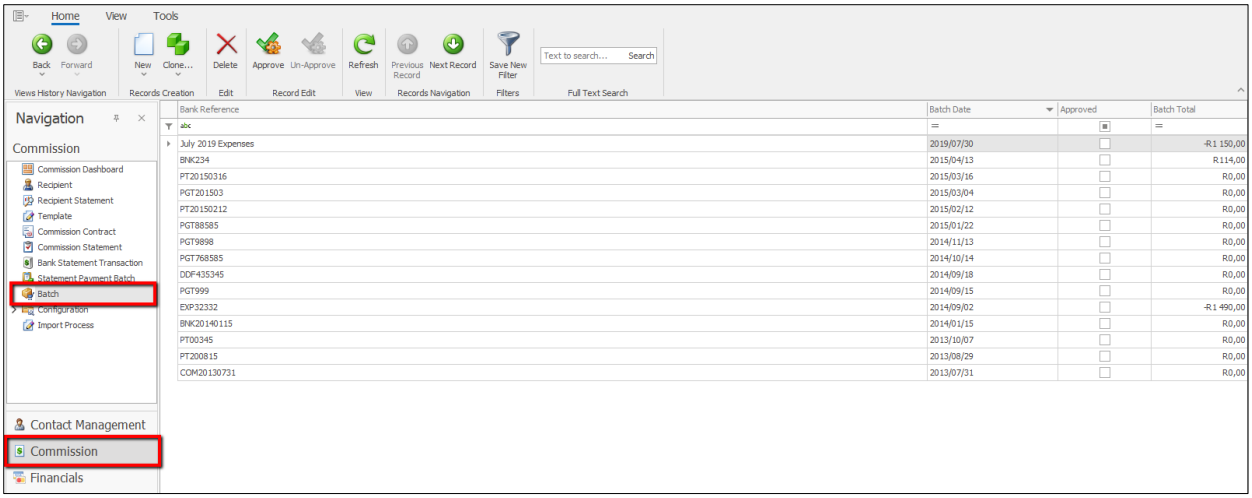


Select 'New' to create a new importer map using ***TCCommSPlit.BatchImporter, TCCommSplitImport*** Map Type

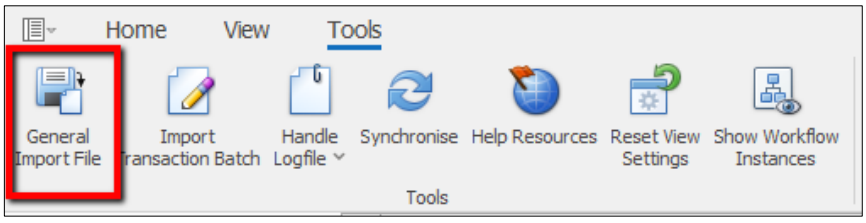


Property name	Description	Required
Transaction Date	Transaction date as per source file	✓
Account code	The unique code used on a Recipient record	✓
Description	Transaction description	✓
Reference	Payment or transaction reference	✓
Transaction type	Select the type from drop-down menu	✓
Amount (excl VAT)	The Importer requires an amount excluding VAT.	✓
VAT	Specify the VAT if this transaction requires it.	

Once the map has been set up, you can import the transactions as a single batch entry from the Batch list view

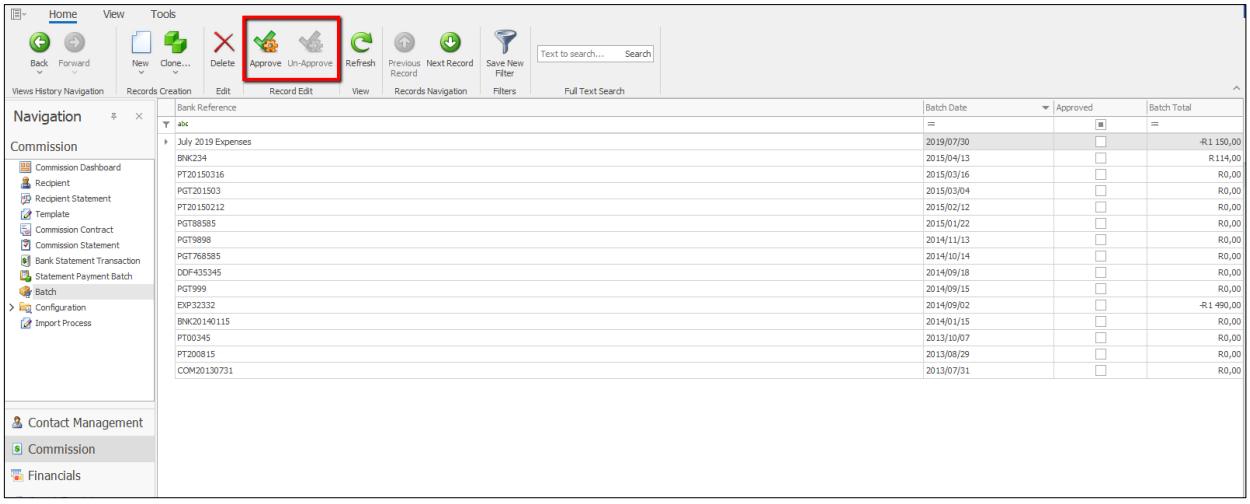


Select the General Import File on the Tools menu.

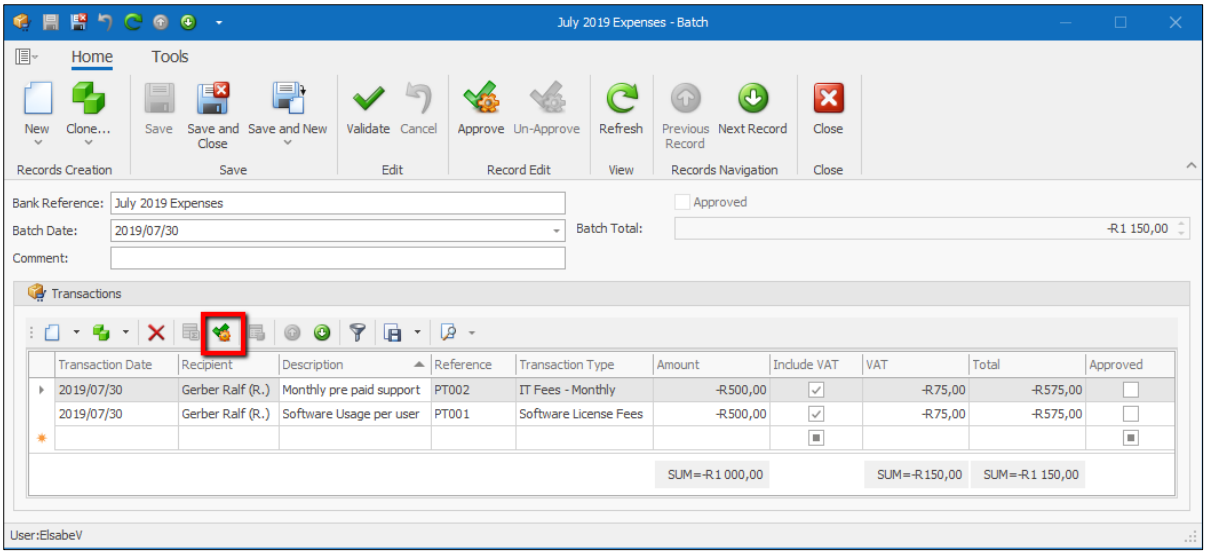


Follow the Wizard to import the batch entries.

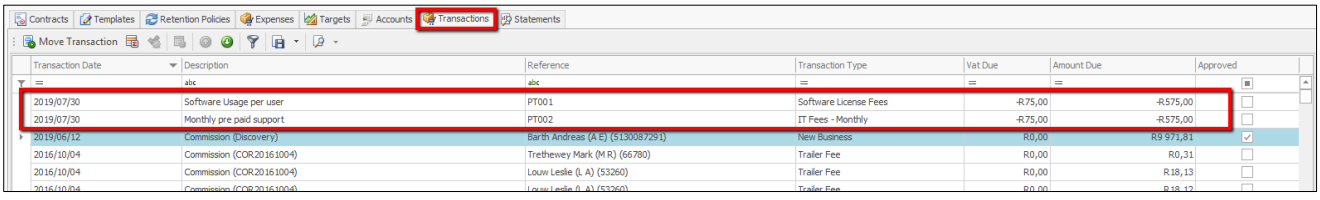
You can approve this batch now or you can select to open the batch and approve individual transactions.



Open batch to approve individual transactions.



Once the batch has been approved, these entries will be on the individual Recipients Transaction list.



Recipient Statement

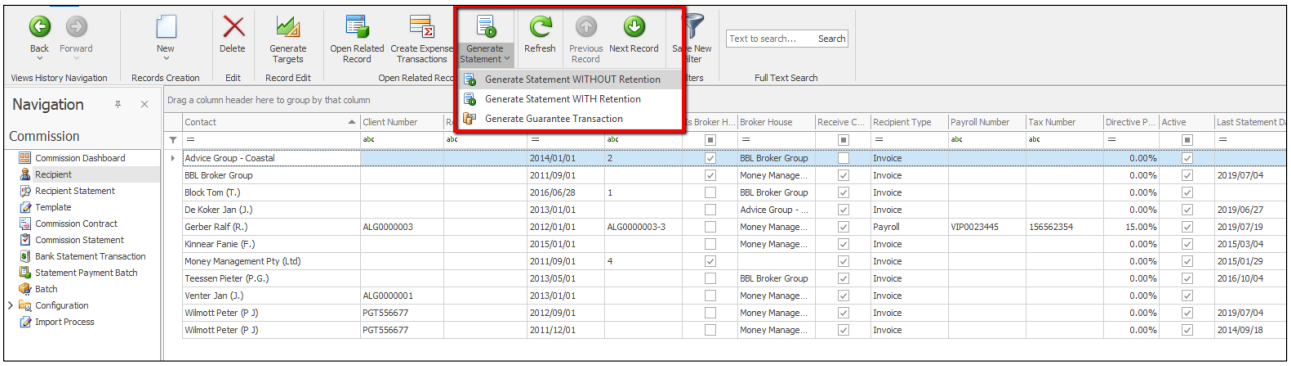
The commission statement represents the inflows/income part of the process and the recipient statement represents the outflows/expense part of the process. The recipient statement is a collection of approved commission-, retention rules, expense- and tax transactions that are combined on a statement representing a payment transaction to the recipient.

You have 2 options when generating the recipient statement:

1. Generate Statement WITHOUT Retention - when no retained commission is being paid on this statement

2. Generate Statement WITH Retention - to release monthly commission retained

Generate Recipient Statement

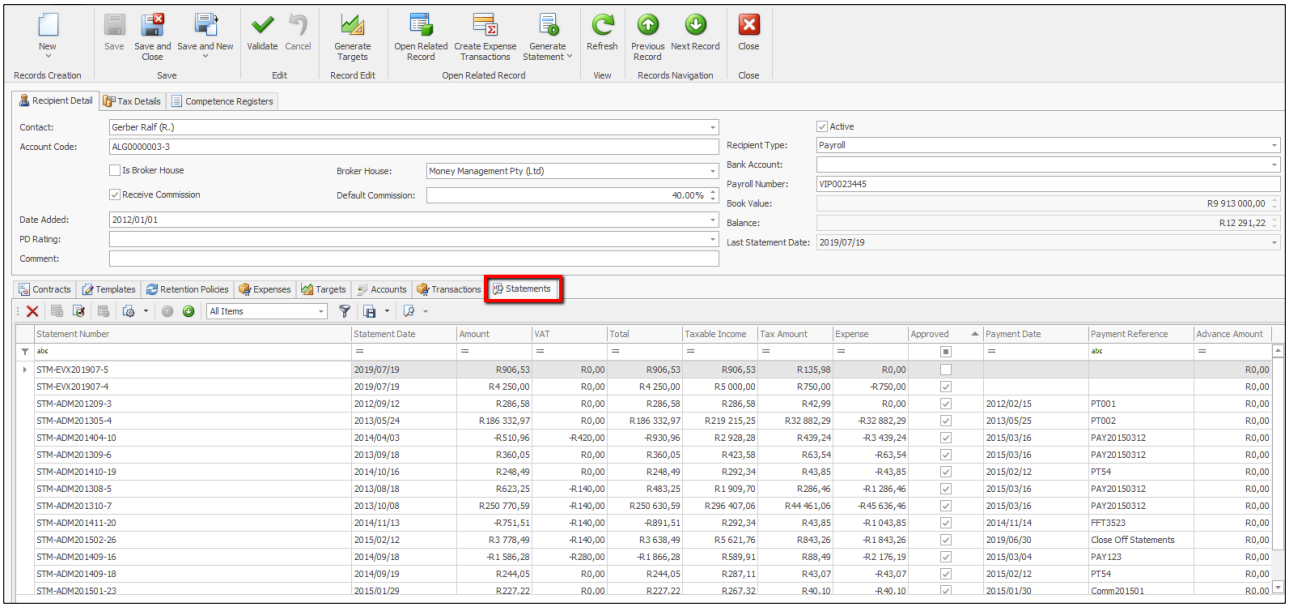


This action will add the approved transactions as well as apply all retention rules (Generate statement with Retention) on this recipient to a new recipient statement. If a statement for this recipient has not been approved yet, then the approved transactions will be added to the existing statement.

Transactions with Retention Policy

Once the Recipient Statement has been generated you will notice that the transaction where a retention policy applies will remain on your Recipient list of Transaction. The Amount Due will change after the portion of the transaction, which has been identified by the retention rule criteria, has been released for payment.

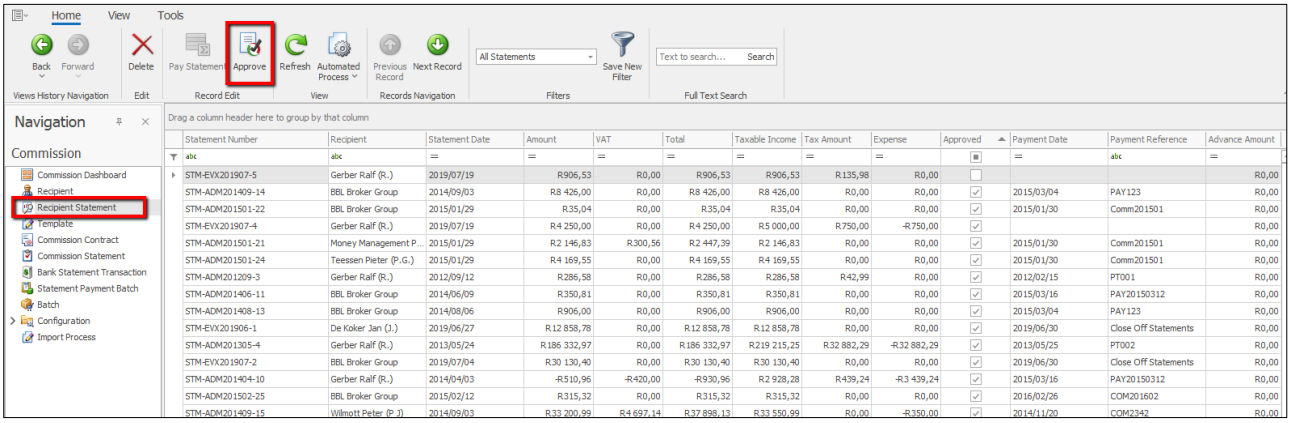
The newly generated statement is now on the Statements tab:



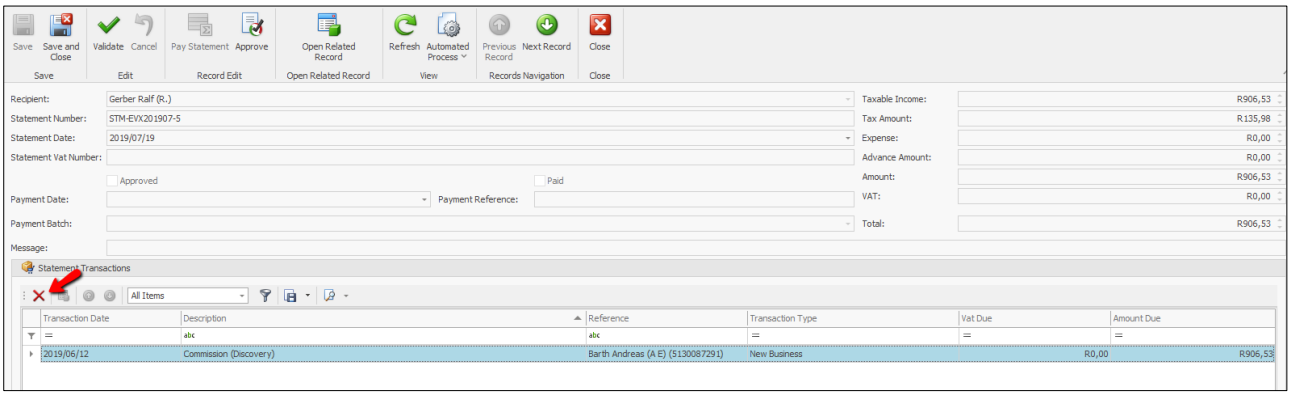
It might happen that when a statement is generated, the sum of the amounts on the statement is negative. This is possible if the expenses approved for the statement are more than the actual commission earned.

Approve Recipient Statement

Approve a recipient statement when you are ready to process a payment run. To perform this action for multiple statements, you need to navigate to the Recipient Statement list view.

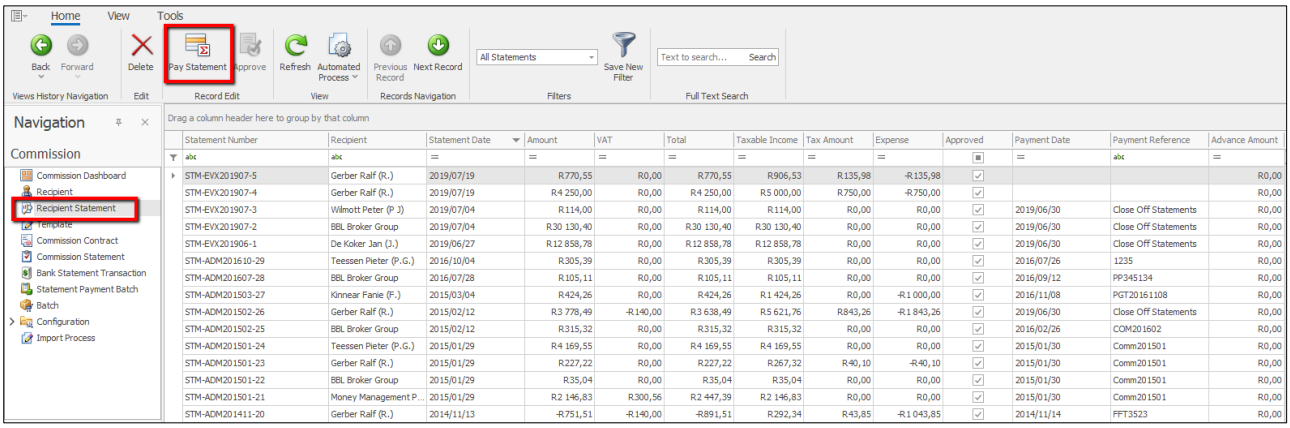


In the event where you have approved a transaction and the transaction should not be paid in this month-end run, you may delete the transaction from the Recipient Statement which will then unlink the transaction from the payment process and move it back to the Recipient Transactions tab. This needs to be done before the approval of the Recipient Statement.



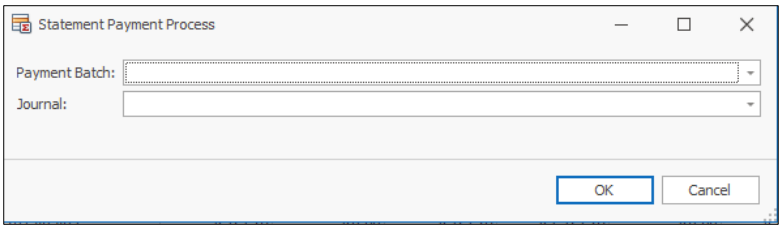
Pay Recipient

The pay statement process will not only allocate the statement for payment but will also generate additional transactions for the recipient if the recipient has a valid tax directive or any accounts set-up.



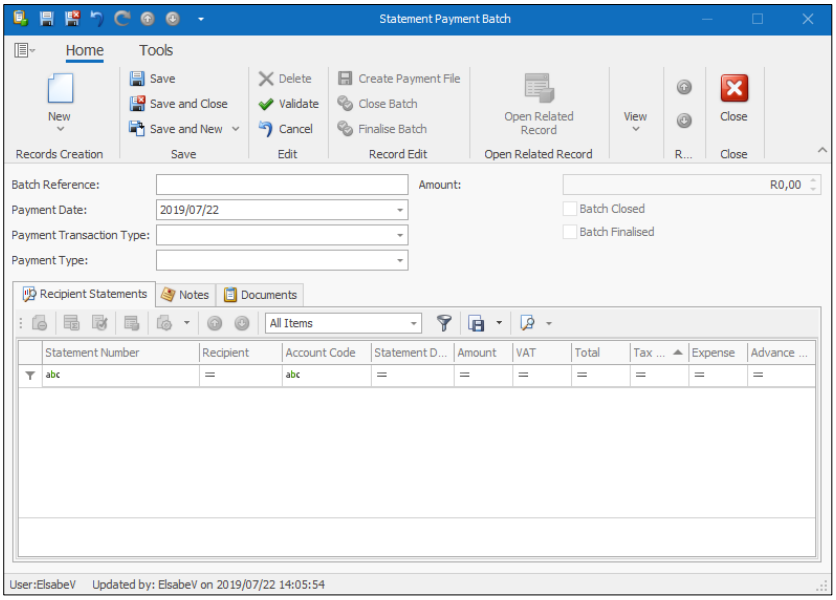
This process will calculate the tax to withhold on the income before expenses for this statement as well as allocate any amounts specified in the Recipient Account to the specific Journals.

Please refer to Commission Recipient Account Management section



Select an existing Payment batch or create a new batch for this payment.

Create a new Payment Batch.



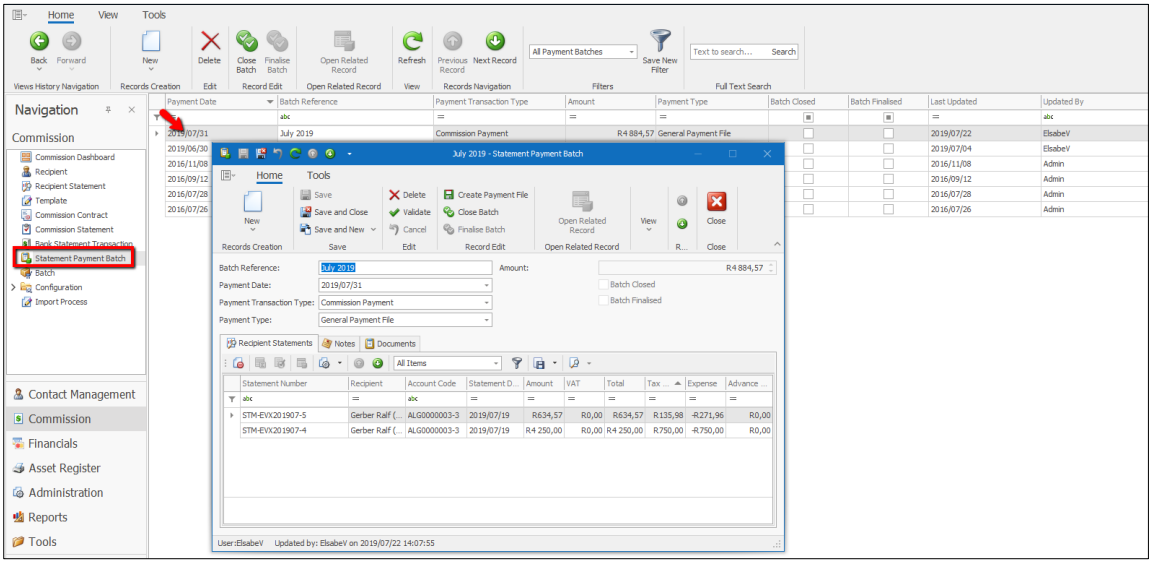
Property name	Description	Required
Batch Reference	Provide a reference name to identify this Batch	✓
Payment Date	Date transactions should be paid	✓
Payment Transaction Type	Transaction type to display on VIP file	✓
Payment Type	Select preferred payment type	✓
Amount	Auto calculates as transactions are added	
Batch Closed	Refer to Payment Batch section	
Batch Finalised	Refer to Payment Batch section	

Select the applicable Journal for account allocations.

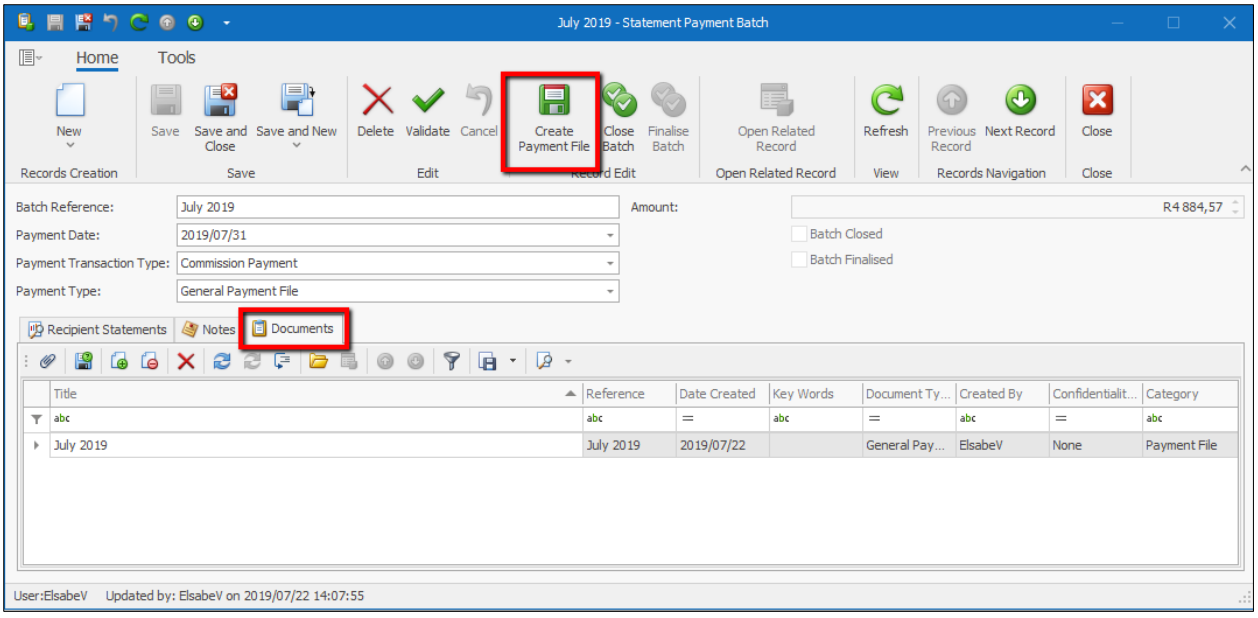
After this statement has been selected for payment, no additional transactions can be added.

Statement Payment Batch

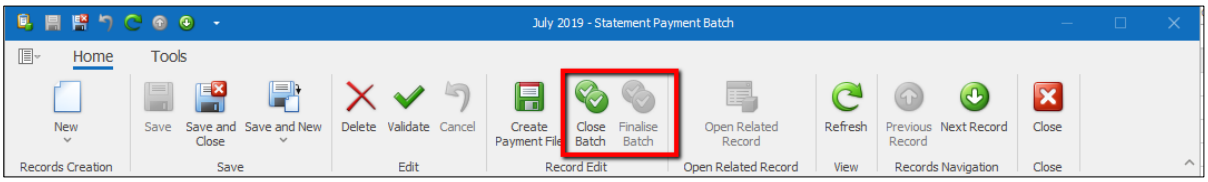
Open the Statement Payment Batch in the Navigation Pane to see all Recipient statements added for payment.



Create the Payment File to finalise the payment process. The payment file is now available on the Document's tab.

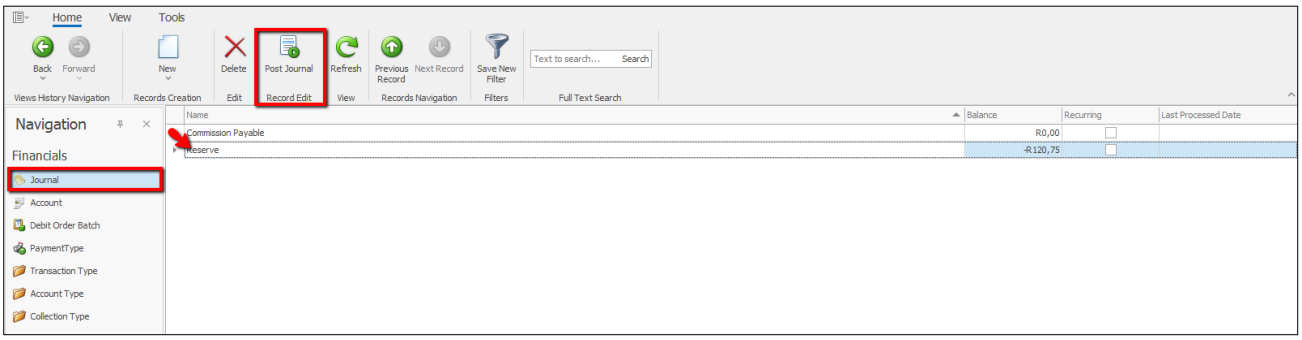


After the payment file has been processed, you can Close and Finalise the Payment Batch. No further changes can be applied to any record after the batch has been closed.



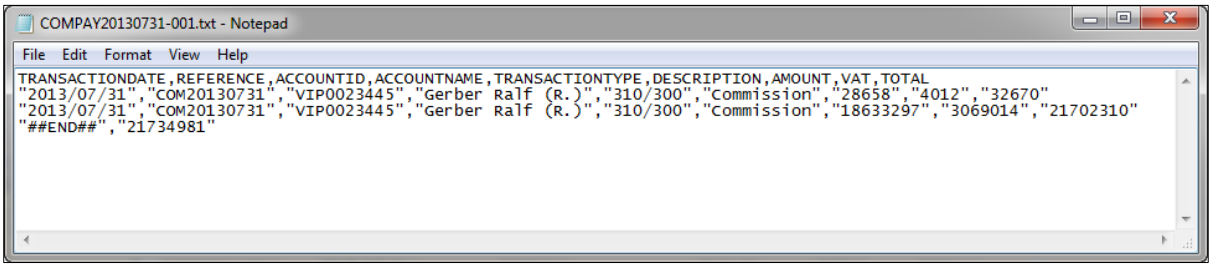
Process Journals

Post the applicable journals to allocate transactions to Recipient Accounts



Commission Payment Type

The Commission Payment Type is an application defined type and is used in the payment process of the recipient statements. Each of the defined types represents an output format used for generating output to various payment applications. Below is a sample of a standard payment file generated during the payment process:



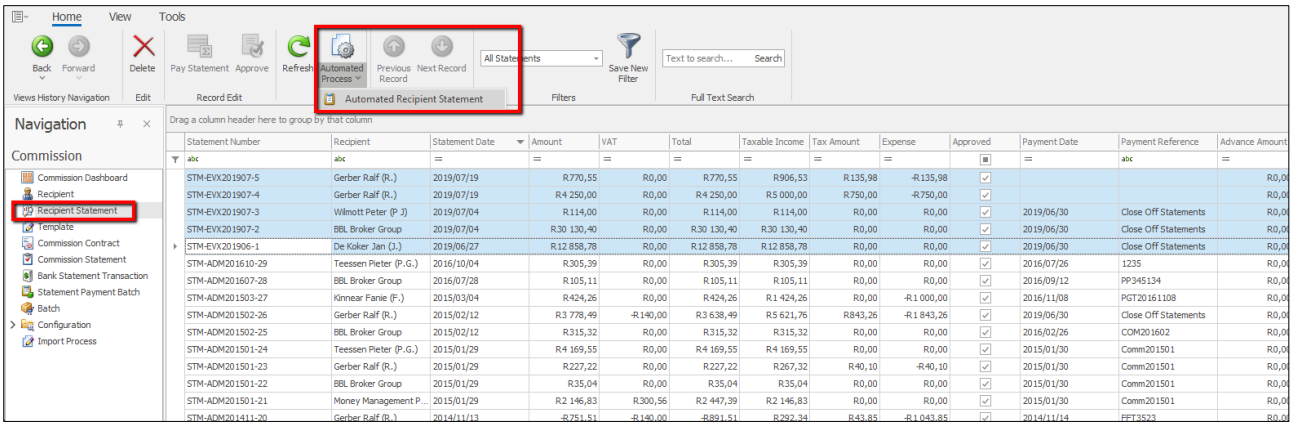
Print, *export,* and e-mail Recipient Statements

Recipient statements can be printed, exported, or emailed directly from the application using a manual or automated process.

Automated process

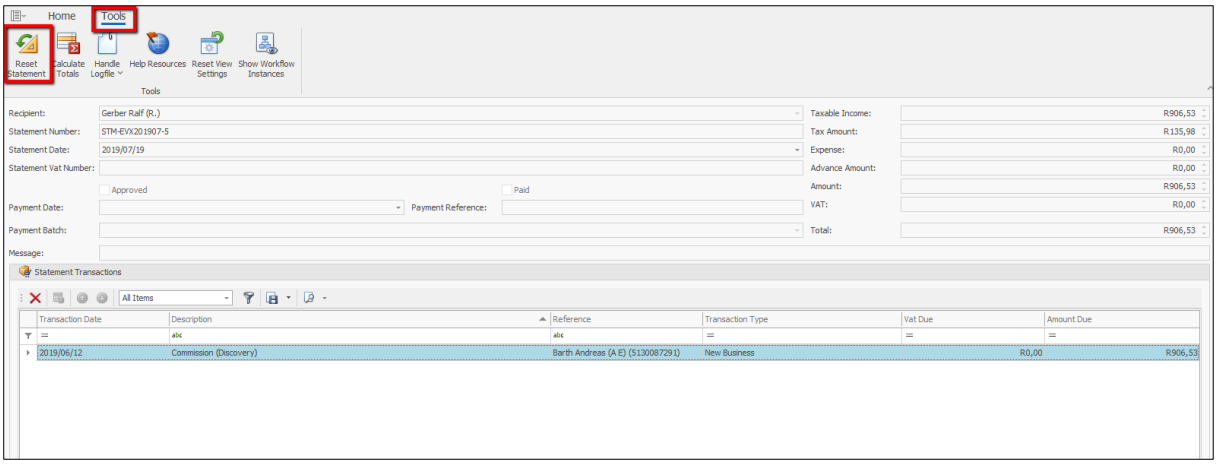
An automated process will be setup by your System Administrator.

Select the relevant automated process to distribute multiple Recipient Statements simultaneously



Reset Statements

In the event where transactions have been allocated incorrectly and needs to be un-approved, this process will allow the reset of statements. It can only be done by a user with the appropriate security level i.e., Administrator.



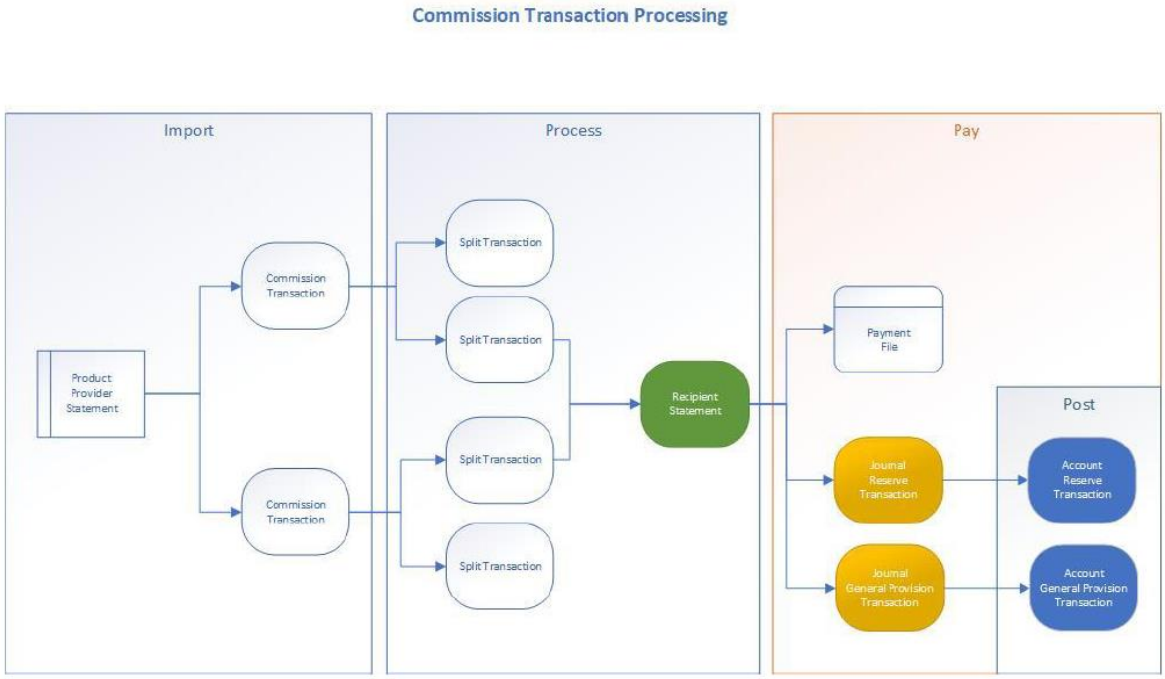
In the event where a Commission Statement needs to be reset, but some transactions have already been paid on a Recipient Statement, the Recipient Statement needs to be reset first.

Financials

Commission Recipient Account Management

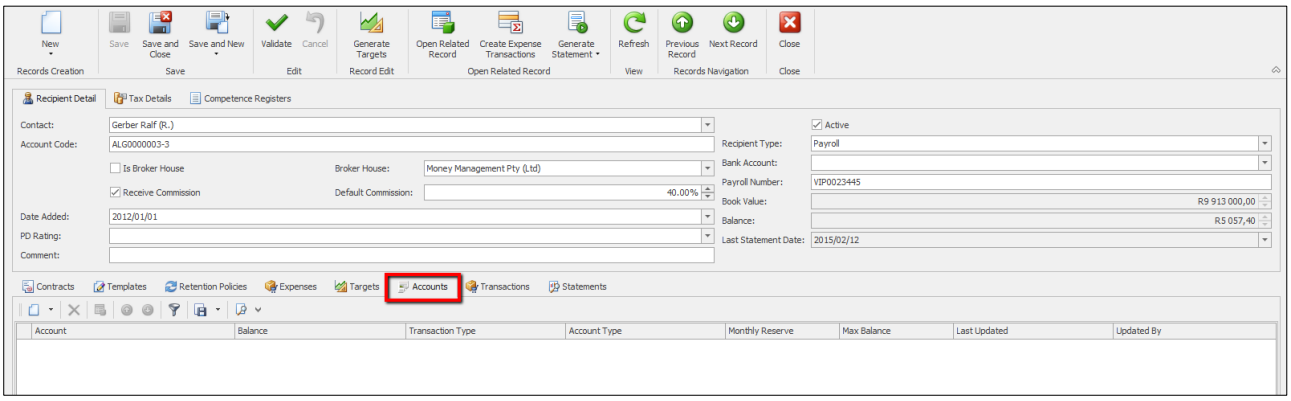
Various accounts can also be set up from a commission management perspective e.g., Reserve Account, VAT account etc.

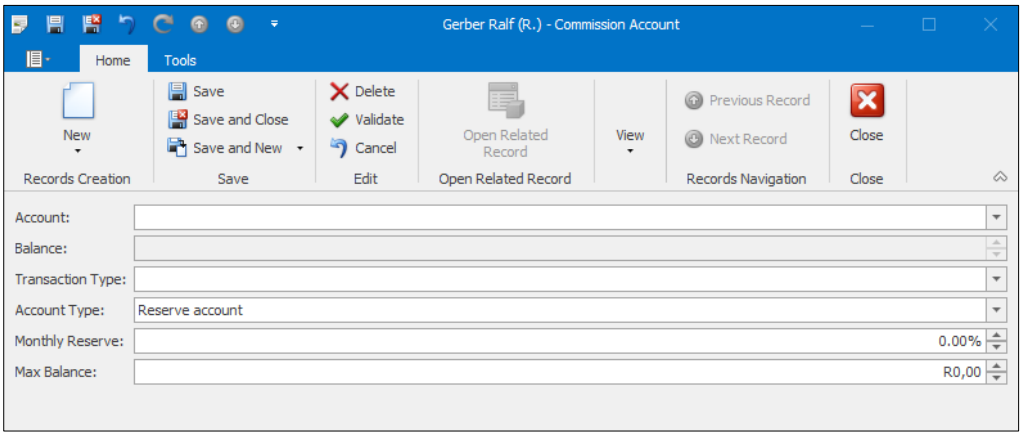
These accounts do not have a requirement for linked contracts and do not participate in collections.



Create Recipient Account

Accounts are accessible from the Recipient detail view





Account

Refer to Account section in this document

Transaction Type

Transaction type will determine if the transaction is a debit- or credit transaction.

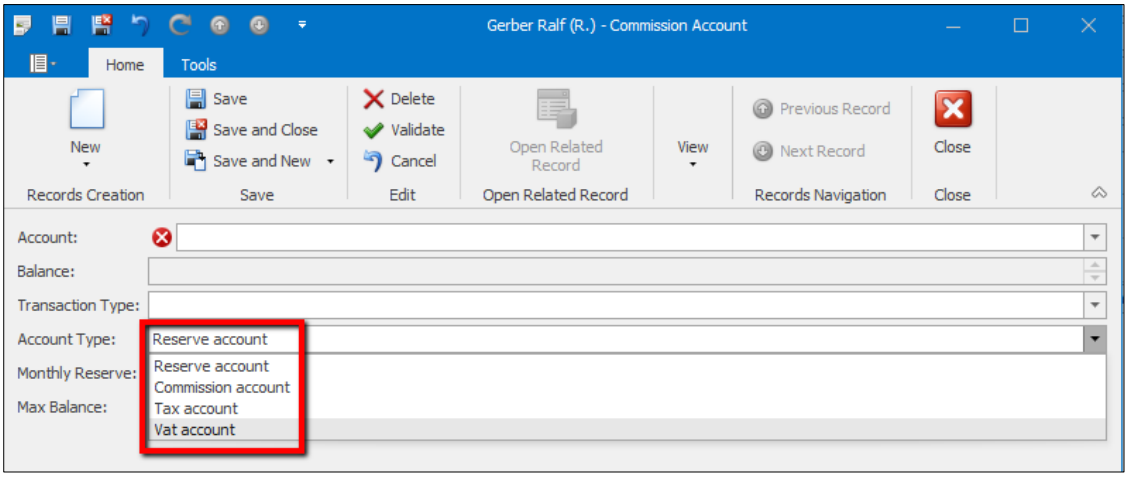
Account Type

The primary role of Account type is to differentiate between various accounts for the same owner.

Accounts can be linked to a Recipient in any of the following capacities:

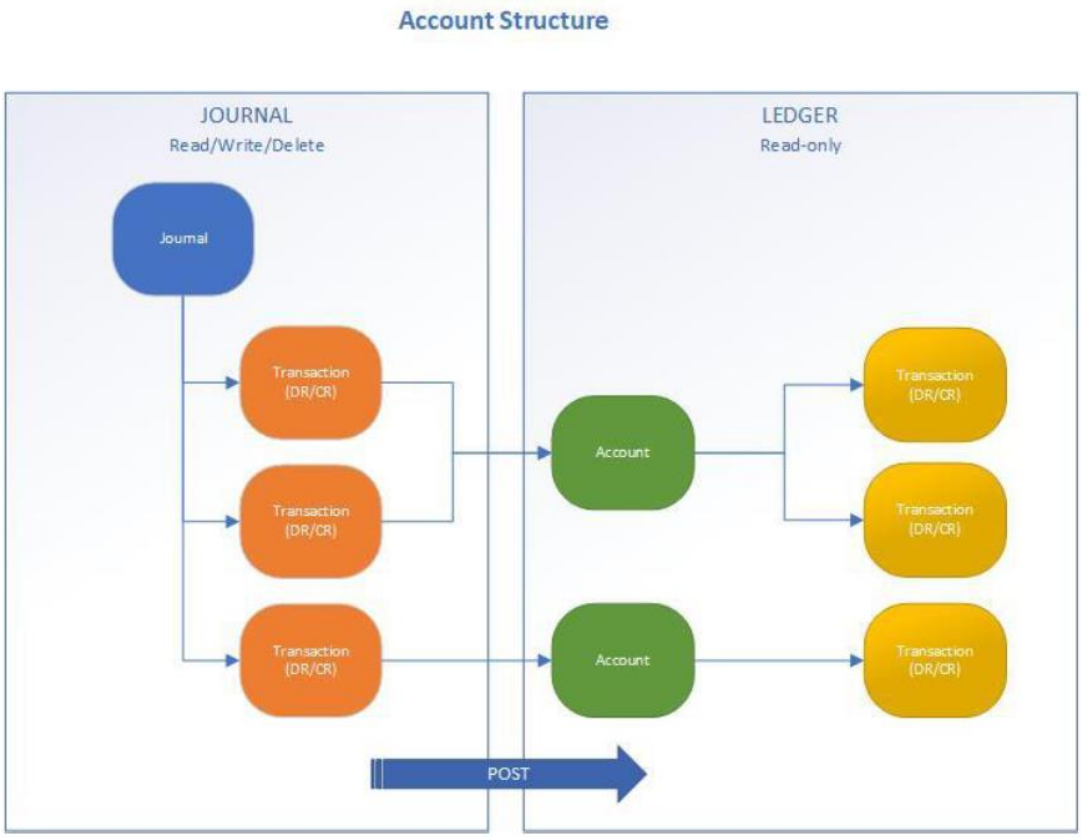
Account Type	Usage
Commission Account	Use this account to pay the balance of the Recipient statement. This account is optional
Reserve Account	Transfer a portion (%) of the Nett Commission into this account. You can setup multiple reserve accounts if the total percentage for the reserve stays below 100%
VAT Account	Transfer the VAT portion of the commission into a central VAT account. When the Recipient is not registered for VAT, the VAT will be transferred to this central account
Tax Account	Central account to record the tax amounts withheld for each of the Recipients with a Tax Certificate. The % specified on the Tax Directive is used to calculate this amount

Select from a pre-set list of Account Types:



The two main areas of the Financial module: Transaction Journals and Accounts/Ledger.

Transactions are captured, generated or imported to a journal before they are posted to the various ledger accounts.



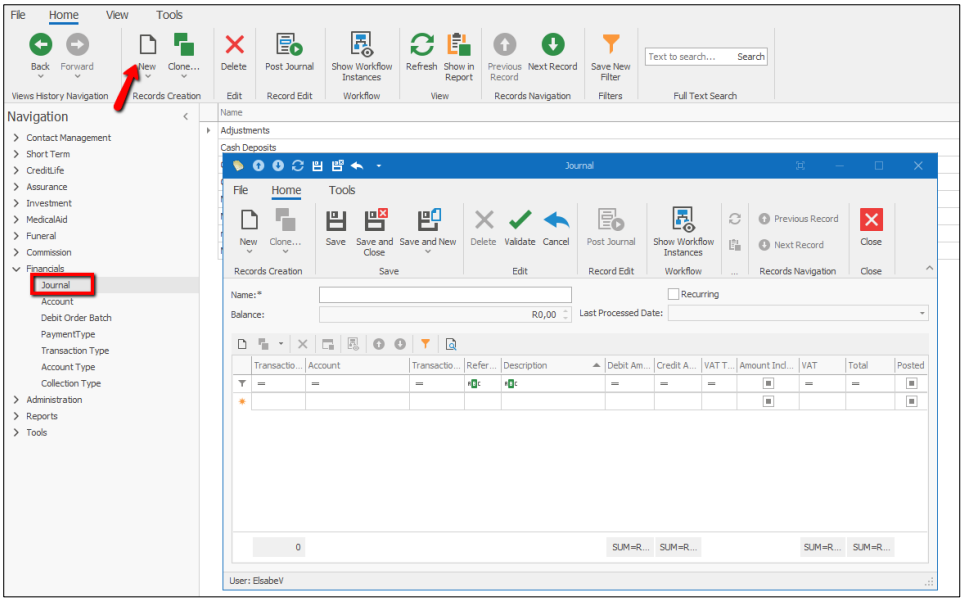
Journal

Journals are simply a collection of financial transactions of a specific transaction type (Debit / Credit) to be transferred to a specific Ledger account.

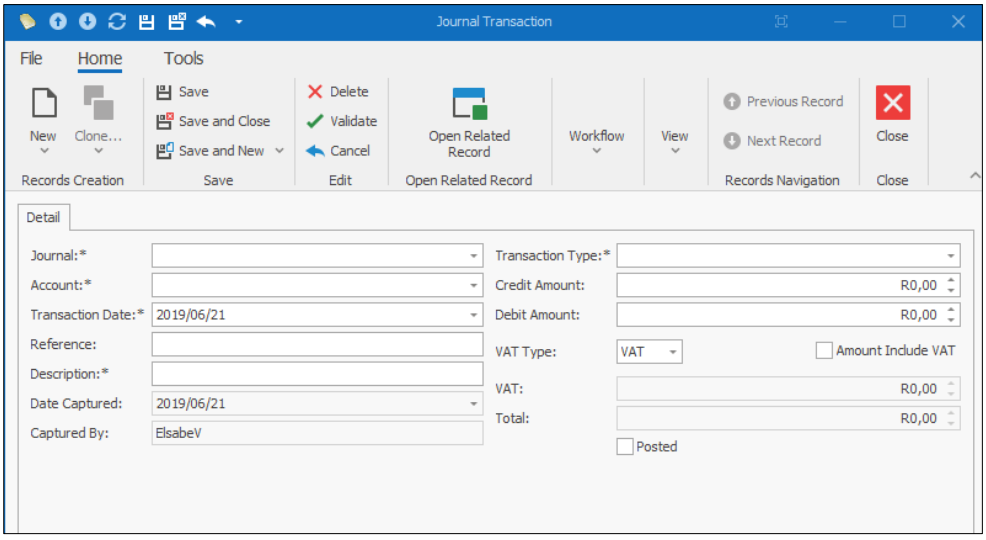
When journals are posted, a corresponding transaction will be created in a specific ledger account for each of the journal transactions.

There are 2 types of Journals that can be created: “Temporary” type that is used and cleared once all transactions have been posted and “Recurring” type that is not cleared and re-used.

Create a “Recurring” journal when you need to process the same transactions against Ledger accounts monthly.



Journal Transaction



Fieldname	Description	Required
Journal	This will default to the selected Journal	✓
Account	Select the Account this transaction applies to	✓
Transaction Date	Defaults to current date. Select the relevant date for the transaction. For recurring batches, the transaction date will automatically adjust using the month or the day the batch is posted.	✓
Reference	Any information relevant to this transaction. This could be a policy number or any information suitable for cross referencing the specific transaction.	
Description	Describe the purpose if this transaction	✓
Date Captured	Defaults to current date. Cannot edit this field.	
Captured By	Auto populated with the name of the user logged onto the application. Cannot edit this field.	
Transaction type	Select from a list of pre-defined transaction types. The transaction type determines if the transaction is a credit or debit.	✓
Credit amount	Field will become active if a Credit transaction type was selected. This is the amount the selected account needs to be credited with. The amount can be inclusive or exclusive of VAT.	✓
Debit amount	Field will become active if a Debit transaction type was selected. This is the amount the selected account needs to be debited with. The amount can be inclusive or exclusive of VAT.	
VAT type	Determine if VAT is applied or not	
Amount Incl VAT	Determine if the Credit/Debit amount is VAT inclusive or not	
VAT	VAT is calculated based on the transaction date and the VAT % for the default Country specified for the application.	
Total	Calculated as Credit/Debit amount plus VAT	
Posted	Indicates whether transaction has already been posted to the Ledger.	

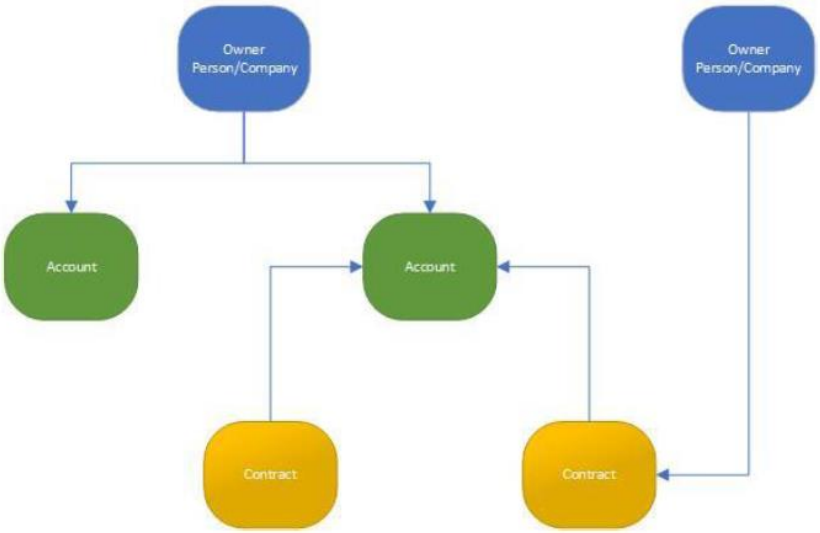
Journal transactions are not only captured manually but can also be generated via application processes or via import functions.

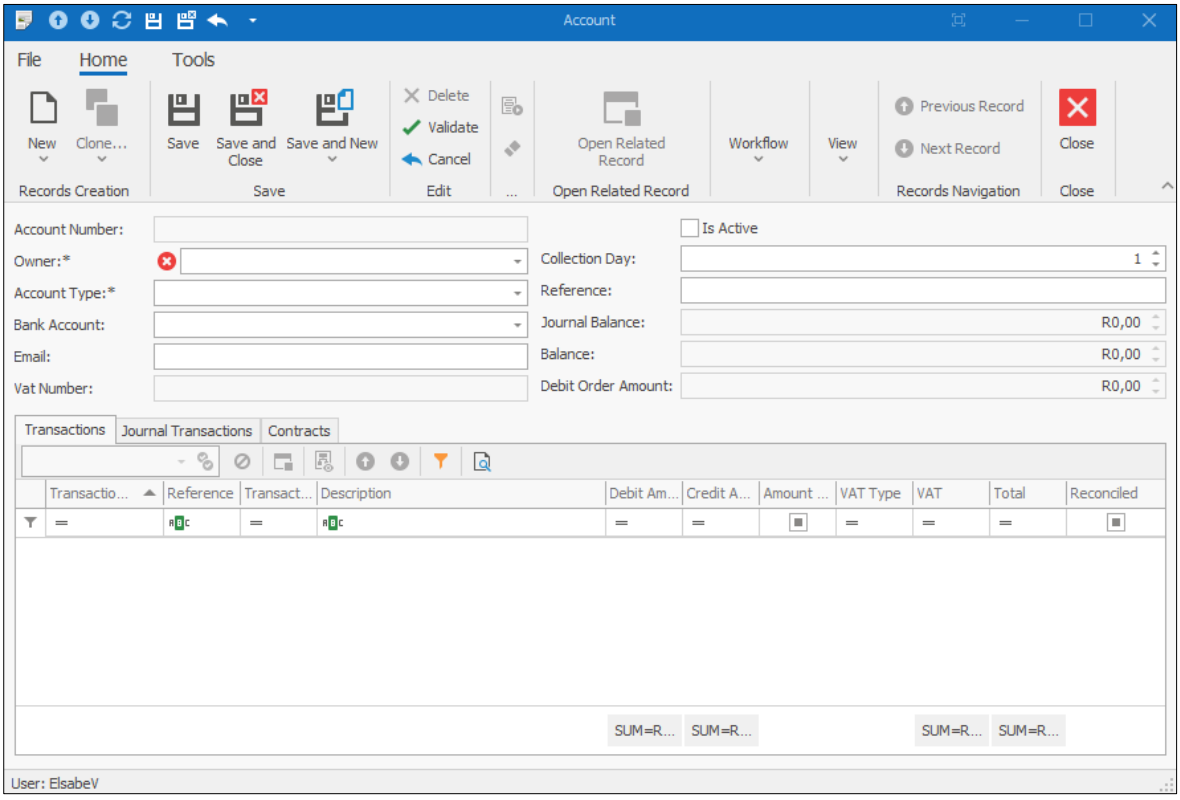
Accounts

The Financial Module allows for a flexible structure where you can create multiple ledger accounts for an owner with refence to one or more contracts (Policies).

The contract owner does not have to be account owner as well.

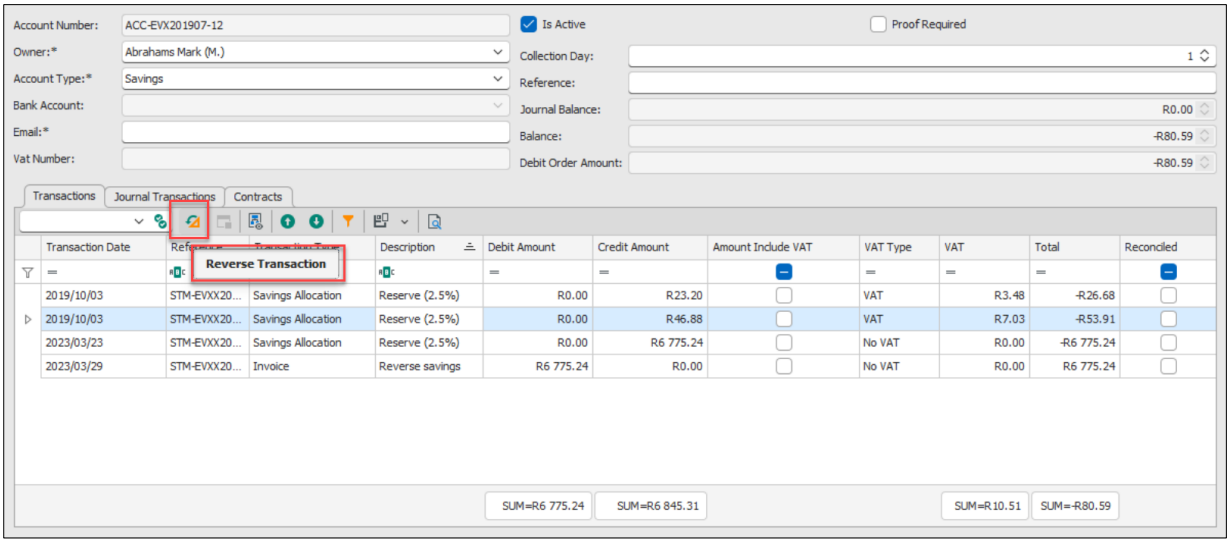
Account Structure



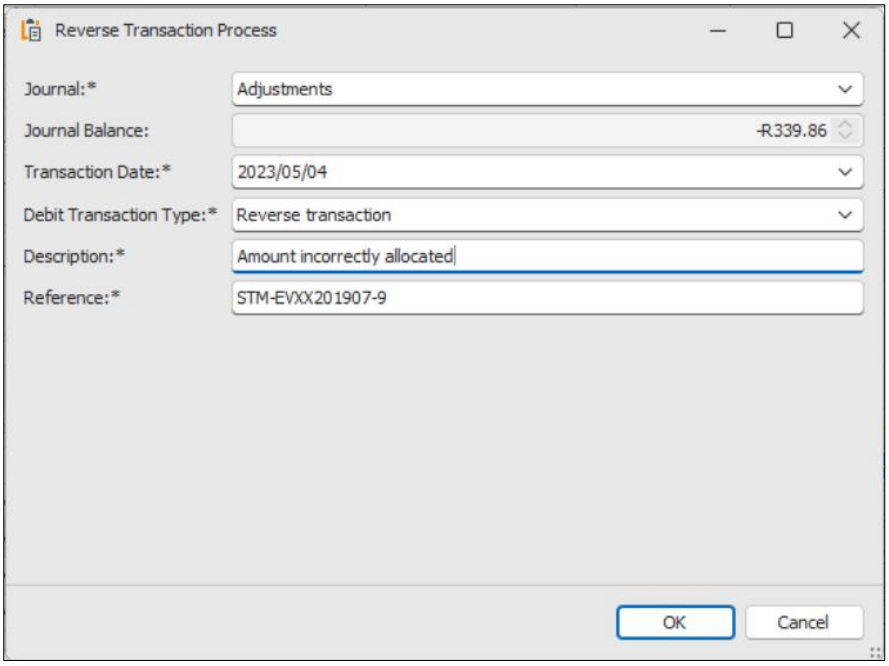


Fieldname	Description
Owner	Select owner of the account from the drop-down menu
Account Type	Select from predefined drop-down menu
Bank Account	Field will become active depending on Account Type selected. Select bank account as captured on Client Contact detail view.
Email	Capture email address if applicable
Is Active	Select if Account is Active
Collection day	Select the day on which premium will be collected. This is a compulsory field and needs to be filled even if no collection will be done.
Reference	Enter appropriate reference that will appear on client's bank statement

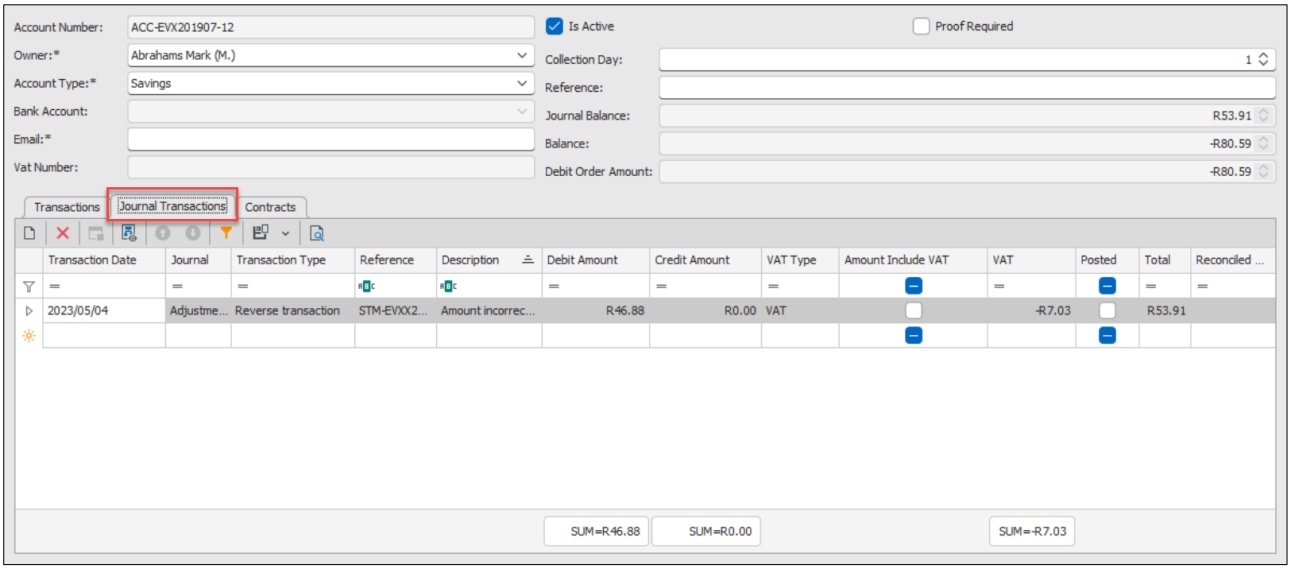
Transactions incorrectly allocated to the Account can be reversed by using the Reverse transaction action.

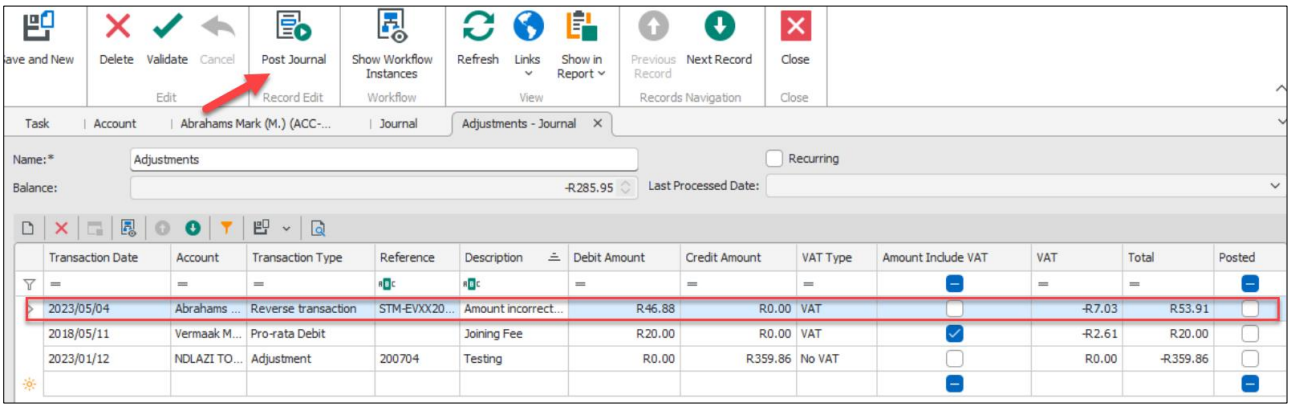


This action will reverse the selected transaction and a Journal entry will be created.

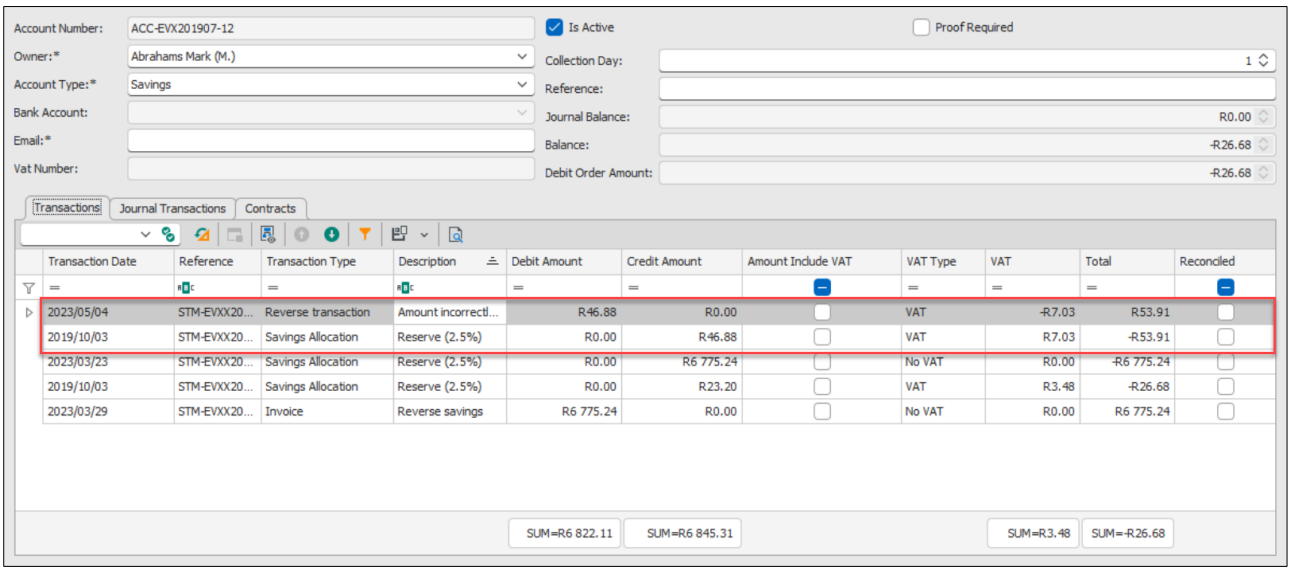


The reversed transaction will be visible on the specific Account's Journal Transactions Tab until the Journal is posted.





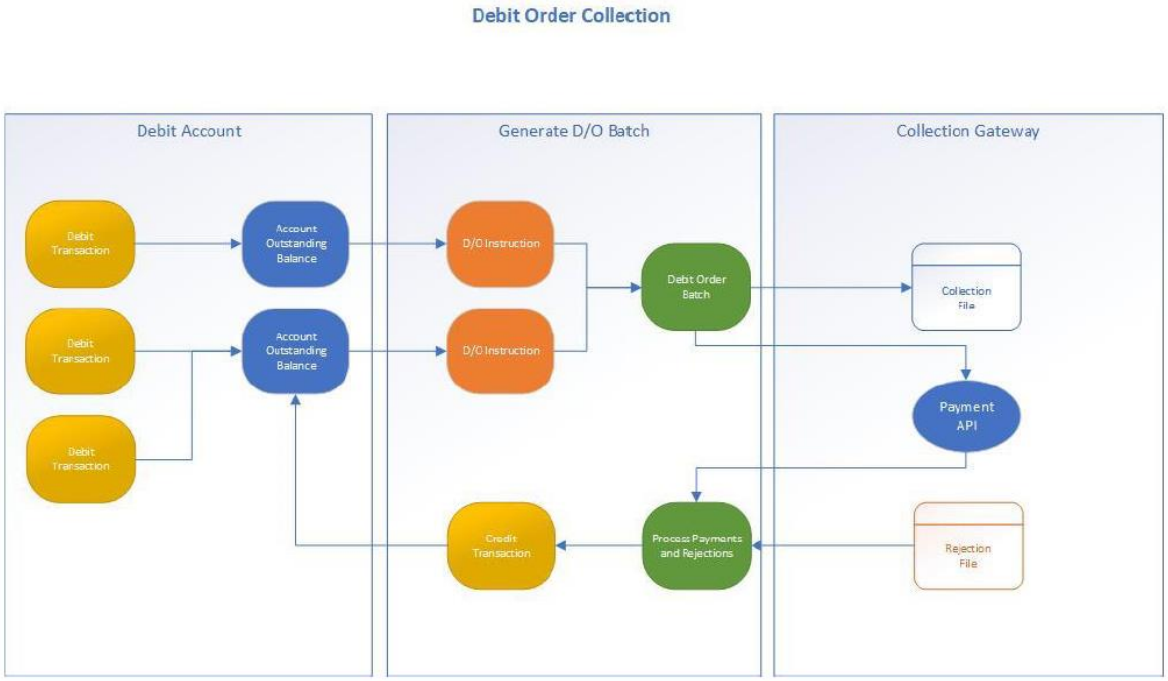
When the Journal is posted, the reversed transaction will be added as an entry onto the Account Transactions. It is important to note that this reversed amount will not be allocated back to the Recipient's transactions, but to a Journal instead.



Debit Order Collections

You can collect payments from your clients via debit orders processed against their respective bank accounts.

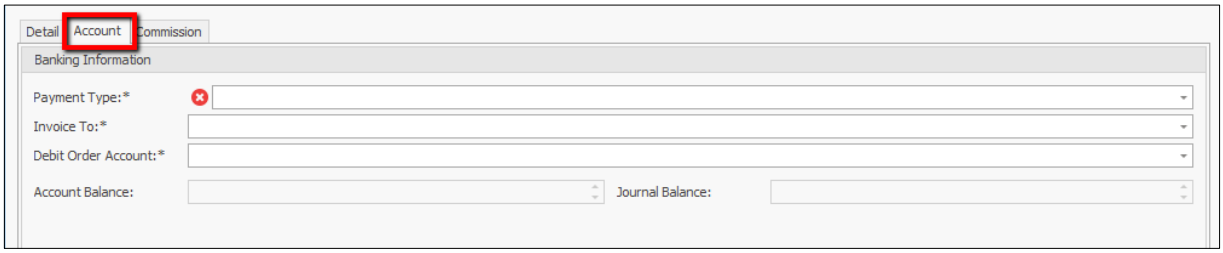
You need to open an account with a collection house and obtain signed mandates from your clients to process debit orders.



There are two parts in any collection process

- Issuing the instruction
- Handling of non-payments or rejections

Note the Account tab on each policy detail view. Account information for the specific policy needs to be entered for collection or record keeping.



Only one account is set up per client, but multiple policies can be linked, resulting in only one calculated premium being collected from the client's bank account.

The 'Process Debit' action on each Module will calculate the premium to be collected.

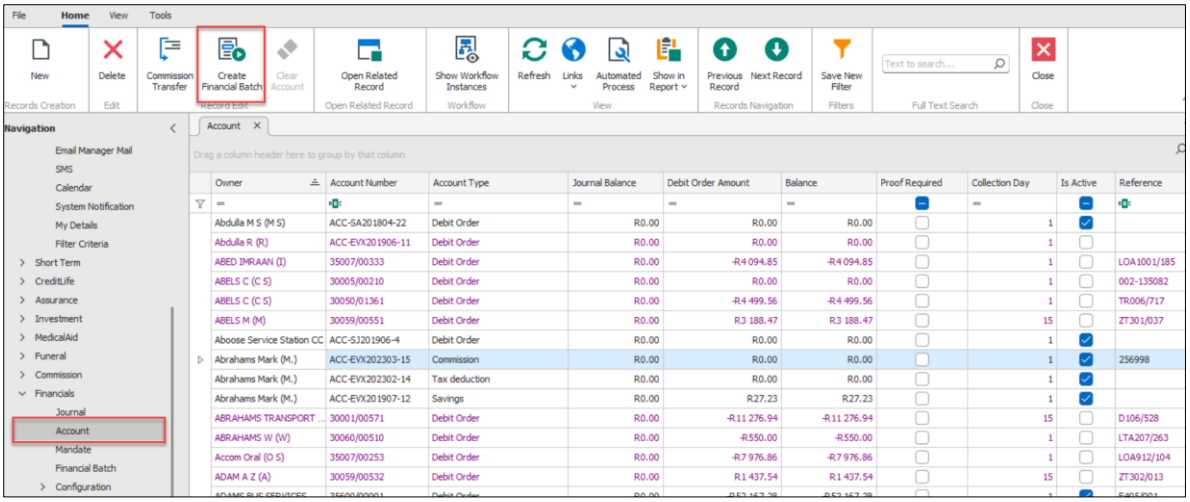
Please refer to the individual modules for month-end processes.

Create Debit order Instruction

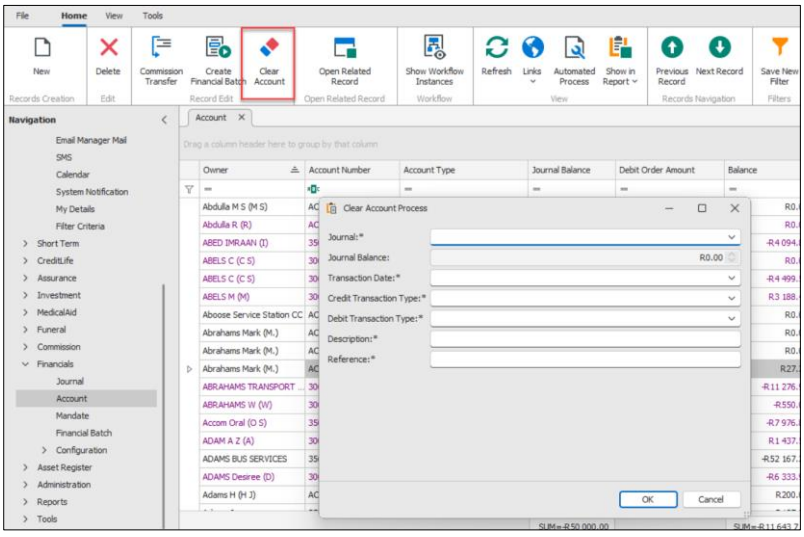
Debit order instruction is issued on the outstanding balance of the ledger account.

This will take place via a journal, either captured or generated.

Select the list of accounts and create the Financial batch.

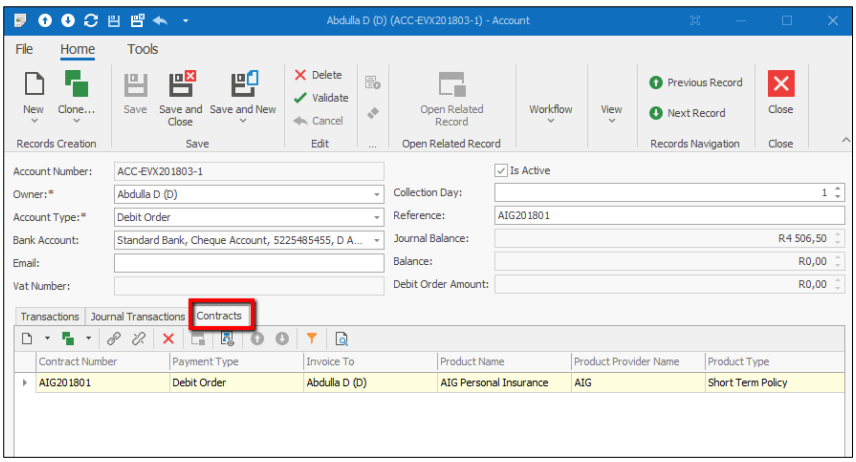


At this stage, you can still make changes to any collection amount by reversing the Journal transaction.

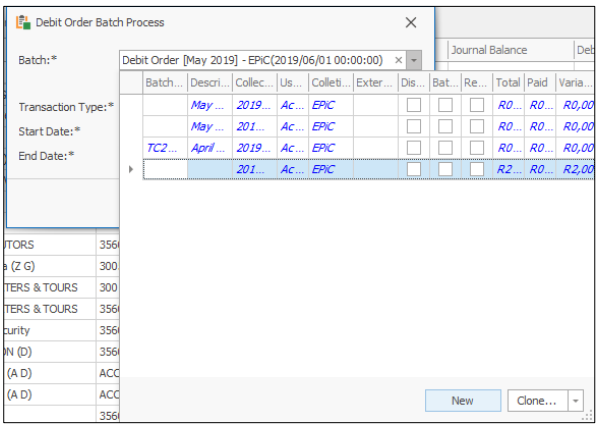


Take note: You need to post this Journal before creating the debit order.

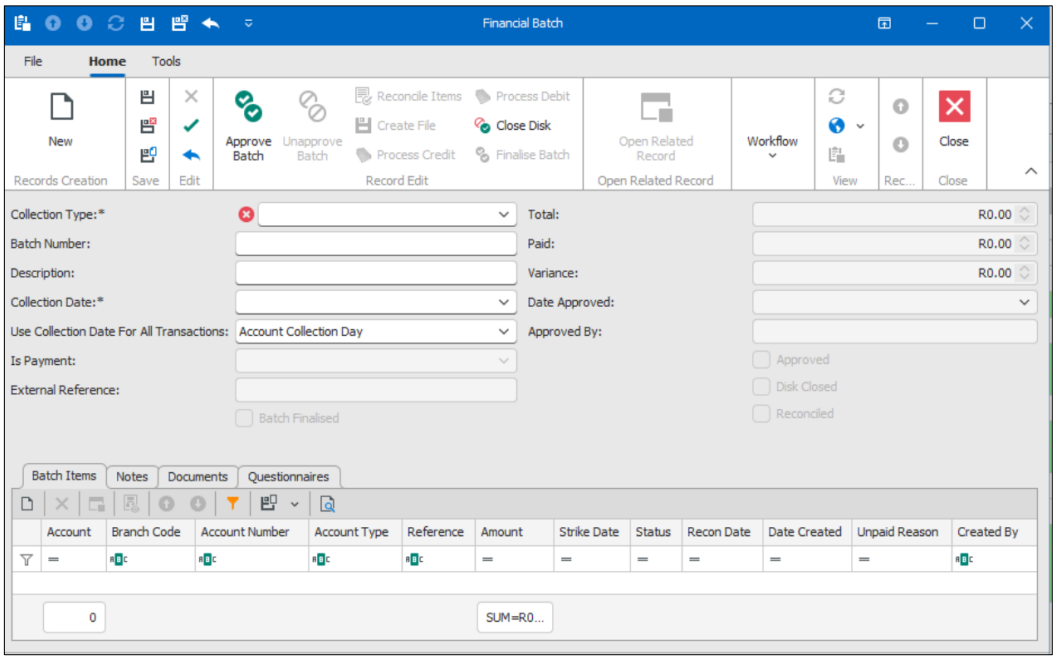
You will also see all relevant Policies (Contracts) on which premiums will be calculated on each account.



Complete the steps of the Debit Order Batch Process Wizard:



Create a new batch for collection:

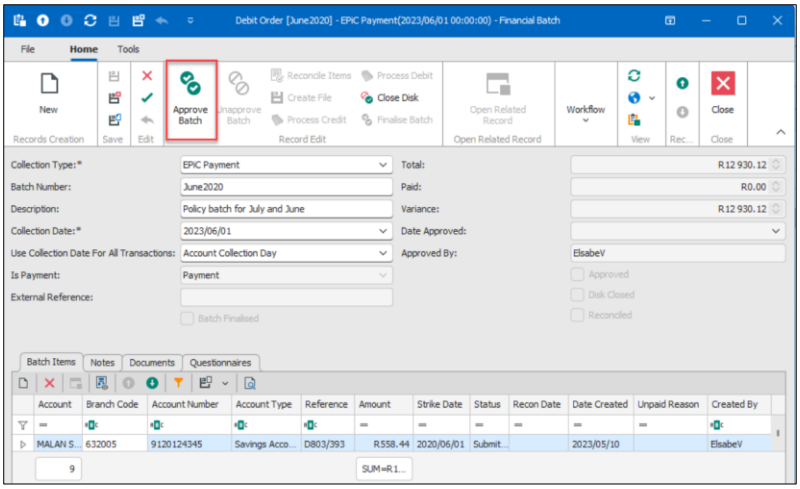


Fieldname	Description
Batch Number	Leave blank. Capture batch number once received from collection agency.
Description	Type a relevant description for the debit order batch
Collection Date	Date of collection via debit order
Use Collection Date for All Transactions	Select option from drop-down list
Collection Type	Select type from drop-down list

Continue to create the Financial batch for the Debit Orders.

Leave the 'All Transactions' tick box selected and click on OK:

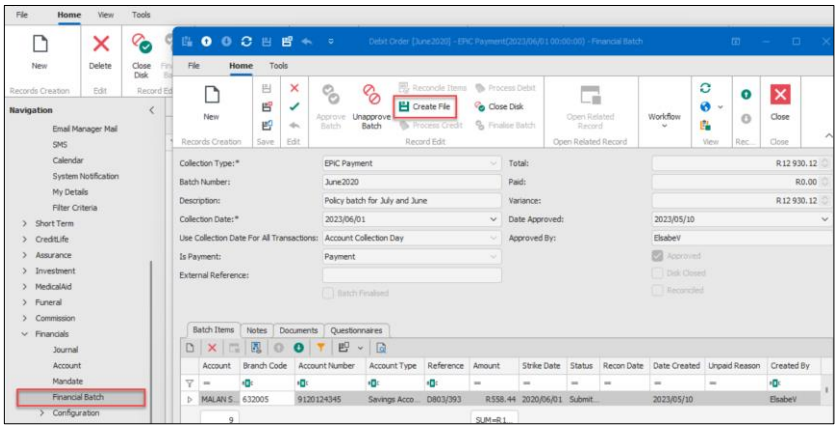
Approve the Financial Batch once you are satisfied that the collection is correct.



Create Debit order file

Use Create File action to generate the instruction file and to upload it to the collection gateway.

The collection file will be saved on the documents tab.

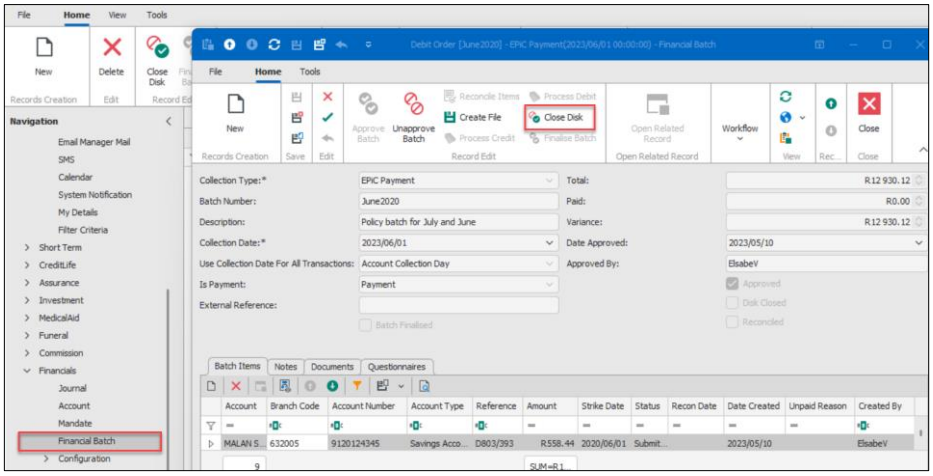


The policies selected for premium collection are listed as batch items and the Batch file total agrees with the total of the Collections Journal.

If the Collection Agency informs you of an entry with incorrect bank account details, you can make the correction and resend the collection file. When deleting the incorrect Batch item, the collection amount will be reversed to the client's account. After correcting the client's banking details, you can re-submit the account to the same debit order batch file or create a separate batch file following the same process as from step 5.

Note that all items in the Debit Order Batch file have a status of 'Submitted'.

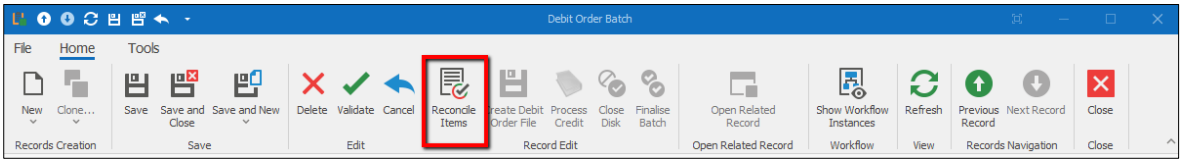
Once confirmation of collection has been received from the Collection Agency, you need to enter the Batch Number received on the Debit Order Batch File. Now you can 'Close Disk'. No further changes to any transaction in the Debit Order batch file will be possible.



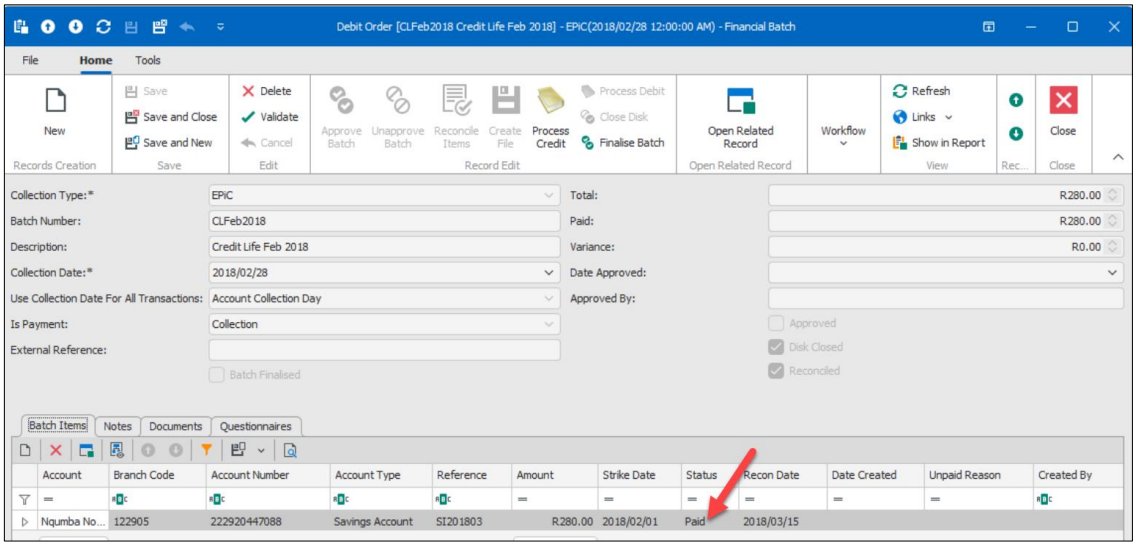
You can also link the Collection Agency's file to the Documents tab.

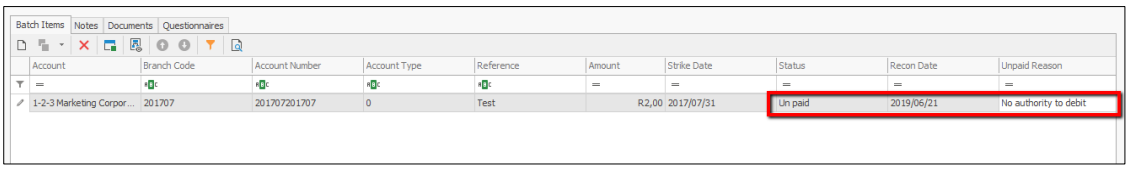
Reconciliation process

Once the Debit Order batch has been closed, the Reconciliation icon will be active.



All batch items are presumed 'Paid'. When you receive the Collection Agency's rejection file, you can manually change the status of the applicable transactions:





If you change the status of a Batch Item to 'Un paid', you need to specify the Unpaid Reason.

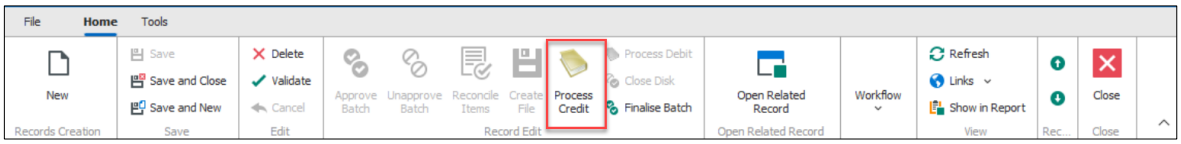
Once all transactions have been reconciled, you can continue to process the credit transactions.

Create Credit Transactions

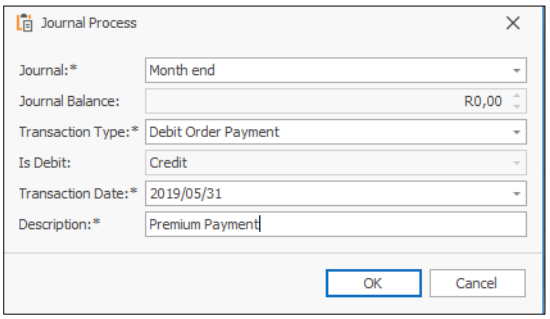
The 'Process Credit' action completes the Month-end Process.

Journal transactions will be created which you can review before posting the journal. When posting the journal, credit transactions will be generated on the respective clients' account.

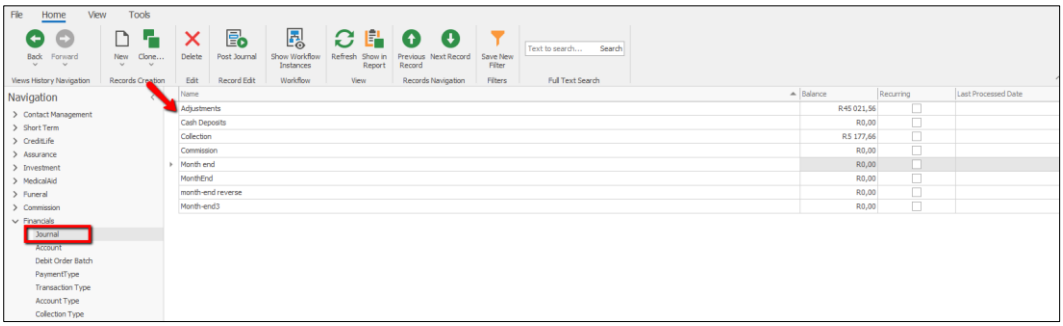
Select Process Credit:



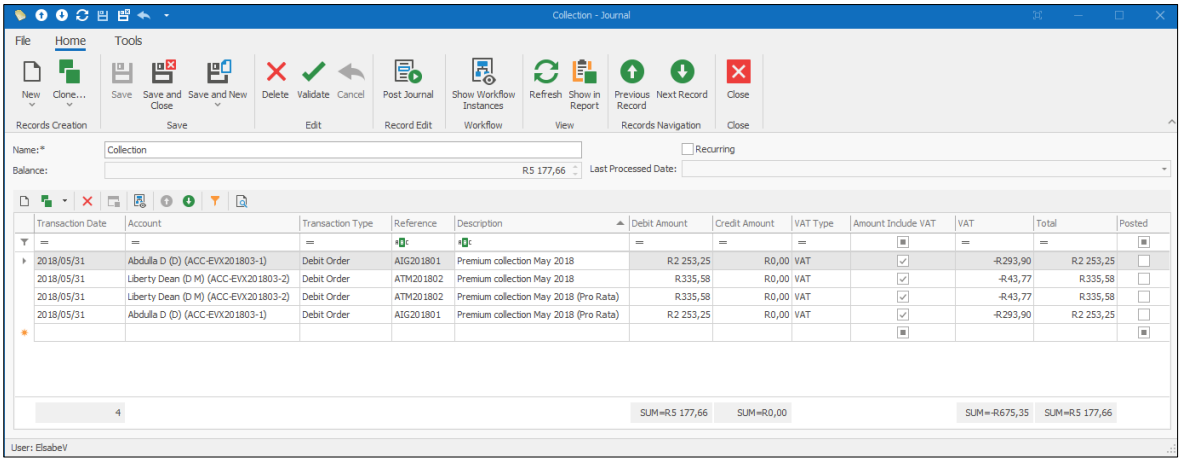
Complete the fields of the Journal Process Wizard as per below.
Note: Transaction Date needs to be the actual date when the debit order was processed against the clients' bank accounts.



Navigate to the Collections Journal:

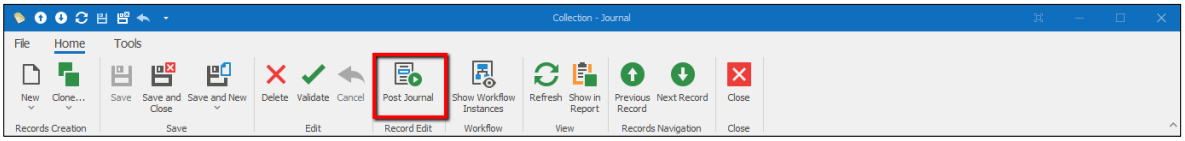


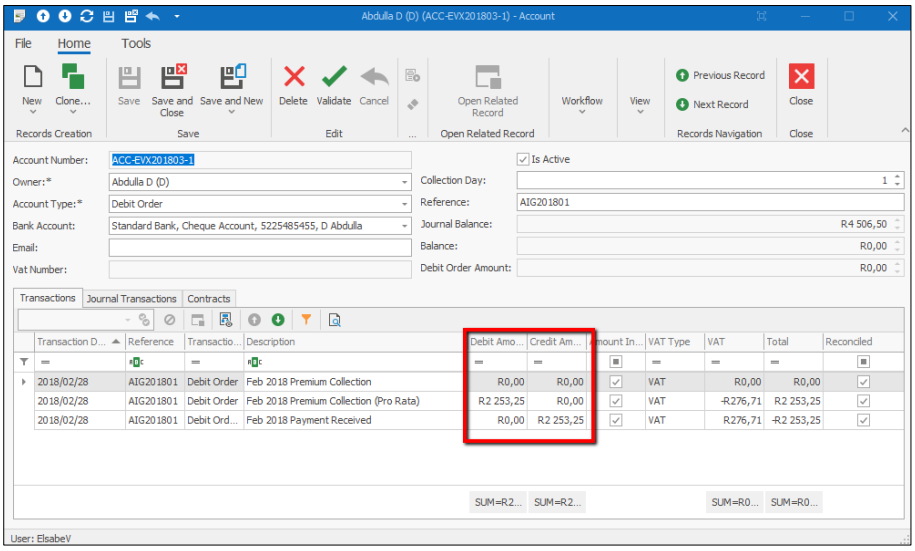
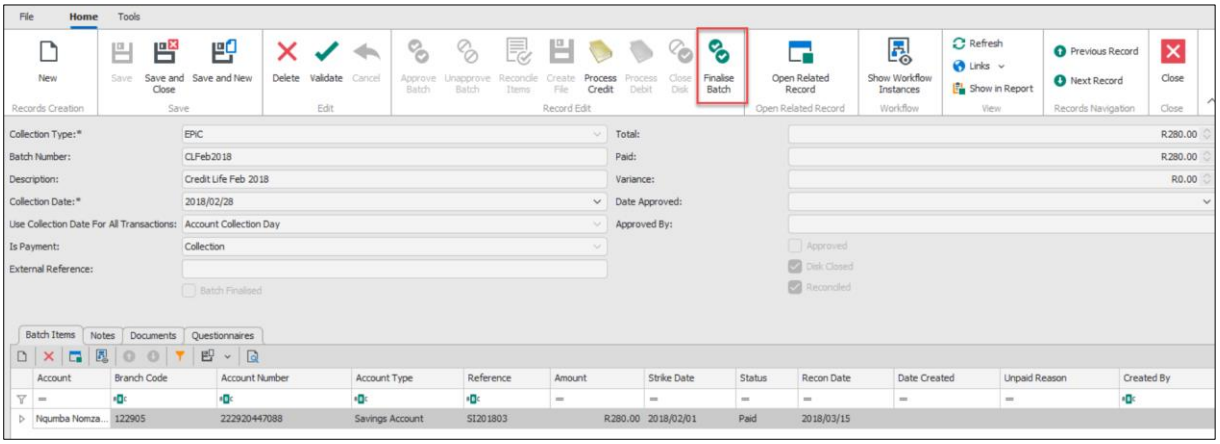
Open the journal to review all transactions:



All unmet and rejected premiums will have a credit value of R0.00

Post the Journal to process the credits to the Clients' Accounts:





Debit Order Batch can now be finalised: