

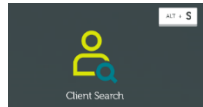
A 3D-style graphic of a trapezoidal prism, tilted to the right. The color transitions from a dark teal on the left to a light green on the right. The word "FULCRUM" is written in white, bold, uppercase letters across the top face of the prism.

FULCRUM

Training Handout

Underwriting

Loading a New Client



Add New

Search by Ref or Name:

Client Ref – Enter 1st 3 letters of Clients Surname or Company Name

Name: Enter any work within the Name field

TIP: Telephone Number = Cell No. Search

CLIENT DETAILS PAGE 1 TAB

Client Ref: HOUGM004 | Houghton-Budde Mrs M

Client Details Page 1 | Client Details Page 2 | Client Banking Details | Agent Details

Client Ref: HOUGM004 | Inception Date: 07/12/2010

Name: Houghton-Budde | Title: Mrs | Initial: M

First Name: Marge

Attention: | Contact: Trevor - 083 228 9407

Salutation: Mrs Budde | Language: English

Postal Address

P O Box 15147 | Business tel: 031 765 4898

Clifton | Home tel: 031 762 1268

Pinetown | Fax No: 086 618 6643

3610 | Cell No: 082 822 2212

Postal Code: | Email: margehb@mweb.co.za

Copy

Physical Address

456 Beach Road | Contact Cat: Insured

Margate | Web Address: | Client Group: ABC Farming Group

Broker Branch: Durban

Administrator: SCLNDERS/0001 Sclnders Mrs T

Agent: TESTT001 Test T Tommy

4240 | Multi Agents: | Acc Exec: WHITS001 - White Mrs S

Notes | Diary | Docs | SMS | Email | Log

Add Quote (1) | Amend | Save | Save/Exit | Exit

Add Policy | Add Client (2) | Prior Record | Next Record | Menu

Unlocks the text boxes so that you can Amend a Client

| FIELD | DOMESTIC CLIENT | COMMERCIAL CLIENT |
|---|---|--|
| Name | Surname e.g. Smith | Business Name e.g. ABC Shoe Factory |
| Title | Mr., Mrs., Miss, Dr. etc. | Blank |
| Initial | Client's Initials e.g. JJ | Blank |
| First Name | Client's First name e.g. John | Blank |
| Attention | Blank | Contact person at Business e.g. John Smith |
| Contact | Who to speak to regarding Insurance queries (also on Age Analysis Report) | |
| Salutation | What appears AFTER the word Dear in a letter or email e.g. Mr. Smith | |
| Language | Preferred Language – Will be used for Schedule, Letters, Emails, etc. | |
| Postal Address | Use the Postal Code button to search for postal codes – the system searches on the 2nd line of text as Suburb e.g. Sandton | |
| Copy | If postal address is the same as Physical Address Copy | |
| Physical Address | This address is used as the first Situation / Risk address on the policy | |
| Contact Numbers | Enter ALL the relevant contact details – Uniformity Very Important – Cell numbers (for SMS's) and Email Addresses (Email Error - NB! Check for spaces after email) | |
| Contact Category* | Assign a category. Used for selecting email recipients when bulk emailing. | |
| Group* | To classify clients for ALL report printing. E.g. VIP's, Engen | |
| Broker / Branch* | SuperUser to set up: (O) Maintenance – (F) Broker Branch Maintenance | |
| Administrator* | Person at the brokerage who will deal with the client. Defaults to the User loading the client, but can be changed | |
| Agent* | Info here will be auto populated from the Agent Details tab – see below | |
| Accounts Executive* | Broker who is responsible for this client. e.g If this client has a fire, who will go and see this client. Drop down list maintained by SuperUser. | |
| * These fields require SuperUser Access - Use CTRL + Z or right click on the double arrow drop down box to add a new group - alpha and numeric characters. | | |
| Click Save to save this record. Note the Client reference. Edit Client Inception date. | | |

CLIENT DETAILS PAGE 2 TAB

Client HOUGM004 Houghton-Budde Mrs M
Active

Client Details Page 1 | Client Details Page 2 | Client Banking Details | Agent Details

Review Month 12 PIN Number 58259
 ID No 6901030035086 Birth Date 03/01/1969
 Passport No Nationality South Africa
 Gender Female Marital Status Married
 Education PostMatric Monthly Income 1
 Company Reg. No Vat Registration No 1111111111
 Reference No Previous Insurance Yes
 Occupation Retail shop Client Category iGap Cover
 Criteria 1 Criteria 2
 Print Statement Yes No ITC Rating
 Consolidation Group ABC Shoes - ABCSH002 Select(3)

Additional client details Select(4)

| Contact Category | Additional Contact name | Email Address | Code | Number |
|------------------|-------------------------|----------------------|------|----------|
| Spouse | Trevor Budde | trevor9999@gmail.com | 083 | 2289407 |
| Child | Tayla | tayla9999@gmail.com | 079 | 307 5589 |
| General Manager | Regeiro | gero@gmail.com | 076 | 555 4545 |

Client Status
 Status Active Reason
 Comment Status Date 07/12/2010

Month to Review Client

Occupation Example:

Domestic: What job they do e.g. Driver
 Commercial: What Business field they are in e.g. Transport

| | |
|----------------------------|---|
| Review Month | Leave as is – NOT renewal date |
| PIN Number | Leave as is – for Internet access – not currently in use |
| ID No. | Enter as required – system will warn if number is invalid |
| Birth date | Generated from ID No. or enter as required |
| Passport No | Required for certain Insurer rate boxes |
| Nationality | Required for certain Insurer rate boxes |
| Gender | Required for certain Insurer rate boxes |
| Marital Status | Required for certain Insurer rate boxes |
| Education | Required for certain Insurer rate boxes |
| Monthly Income | Required for certain Insurer rate boxes |
| Company Reg. No | Enter Commercial company registration number |
| Vat Reg. No. | Enter Commercial company VAT number – used on debit notes |
| Reference No. | Enter clients reference number – if available – not mandatory |
| Previous Insurance | Required for certain Insurer rate boxes |
| Occupation* | Choose from the drop-down list |
| Client Category* | Similar to client group on Client Details Page 1 |
| Criteria 1 & 2 | Use as required – free type fields |
| Print Statement | YES – default |
| Consolidation Group | Use this field to consolidate clients' statements and debit orders - you may have two or more clients' policies that you'd like debited off one account as one debit order, simply click the "Select" button and choose the client reference with the required bank details to be debited (Note: A client reference had to exist for this client even though they may not have active policies loaded). |

Additional Client details (Select 4)

Enter info as required – used for Social media and marketing under Bulk Communications

CLIENT BANKING DETAILS TAB

Client HOUGM004 Houghton-Budde Mrs M
Active

Client Details Page 1 | Client Details Page 2 | Client Banking Details | Agent Details

Bank NEDBANK

Branch Name NEDBANK ELECTRONIC PAYMENTS

Branch Code 198765

Account Type Current

Account No 222222222

Account Holder HOUGHTONBUUDE M

Collection Day 5

Note
Differing bank details may be held separately at policy level if required.

TIP: Simply type in the "Branch Code", if you know it. Use the Universal codes ABSA-632004 / STD-051001 / FNB-250655 etc.

| | |
|-----------------------|---|
| Bank | Bank details – Click SELECT BANK to search |
| Branch Name | Branch details |
| Branch Code | Enter branch code – see TIP above (use universal code where possible) |
| Account Type | Enter account type – errors will result in bank rejections |
| Account Number | Enter account number – errors will result in bank rejections |

NEW - Flexi now performs Account Validation checks
NB!! – Collection Day – leave blank for default collection date as set up during Monthly Debit Order run. Dates can be entered for additional Debit Dates e.g. 5th, 7th etc.
DO NOT ENTER A 1 AS A COLLECTION DATE
TIP: Only Allow 2 to 3 Collection dates per month to assist with RD management and accounts processes

AGENT DETAILS TAB

Client HOUGM002 Houghton-Budde Mrs M
Active

Client Details Page 1 | Client Details Page 2 | Client Banking Details | Agent Details

| Agent | Main | Comm Type | % | Value | Overridden | Months | Amend | Delete |
|--|-------------------------------------|------------|-------|-------|-------------------------------------|--------|-------|--------|
| ARCHE001 Archies Broking Solutions (Pty) Ltd | <input checked="" type="checkbox"/> | COMMISSION | 35.00 | 0.00 | <input type="checkbox"/> | 99 | - | - |
| | | POLICYFEE | 10.00 | 0.00 | <input type="checkbox"/> | 6 | | |
| VANRD001 Van Rooyen D Dierdre' | <input type="checkbox"/> | COMMISSION | 65.00 | 0.00 | <input checked="" type="checkbox"/> | 99 | - | - |

Agents Click the "ADD AGENT TO CLIENT" button. Select and Agent from the list that appears.
****If no agent appears, that agent is then not loaded onto the system – speak to the SuperUser to load - (O) / (B) Agents Maintenance.**

Other Useful Info



Click the Camera Icon to watch basic online videos. (Note: Screen colours may differ)



Click the Last Update Button to check Creation & last update info

Editing Client Records

Editing a Client Reference

- Click **Amend**
- Enter 5 Alpha Characters in Client Reference Field e.g. SMITK – follow the default rules (1st Four characters of surname + 1 initial – Domestic or 1st Five characters of company name – Commercial)

Client Ref **HOUGM002**

change to

Client Ref **WHITD**

- Click Save ... The system will add the next numerical ID after the entered Ref code e.g. 001 – if this is the first ref with this code
- Flexi will **NEVER** duplicate a client reference

NEW – Previous Ref: now appear on the Policy Header for reference only.

Editing a Physical Address

- Click Amend
- Enter New Address details as required
- Click Save

The first line of the physical address has changed.
It was: 13 York Road
Do you wish to add it as a new situation in this client's policies?
Click No to update existing situations with the changed address.

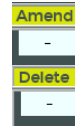
Yes = The system will add an additional situation – User will have to Link relevant risk items to the new address

No = System will automatically replace the old address with the new address

- Remember to **Edit/Recalc policies** – **every situation risk** – as premium rates may have changed

Editing Agent Details

- Click Agent Details tab.
- Click **Amend** to change current settings or click **Delete** to remove the agents completely from the client record



| Agent: WANRD001 Van Rooyen D Dierde | | | | | |
|---|-------------------------------------|--|------------|-------------------------------------|--------|
| Client: HOUGV001 Houghton V.A. Violet | | | | | |
| Commission Type | Available Comm % | Comm % | Comm Value | Months | Delete |
| COMMISSION | 100.00 | 50.00 | 0.00 | 99 | - |
| <input type="button" value="Add Comm"/> | <input type="button" value="Save"/> | <input type="button" value="Save/Exit"/> | | <input type="button" value="Exit"/> | |

Are you sure you wish to delete this agent?

- Save & Exit Agent Tab

You have made changes to the client's agent details
Do you wish to copy these changes through to the client's policies?

- Recommended Response – **ALL**
- Confirm Agent details on **ALL** policies

NOTE: All Agent commissions are updated with the new % (even those that have been previously changed)

Consolidated Groups Reports - Statement Report

- Accounting Reports
- Client
- Statement
- Tick as below for Monthly DO clients

Print Statements

All Clients: Range of Clients: Single Client:

Single Client: ABCSH001 - ABC Shoe Store

Administrator: ALL Multi(1) Client Group: ALL Multi(2)

Agent: ALL Multi(3) Account Executive: ALL Multi(4)

Broker Branch:

Print Policy Details:

Print Reversed Debit Notes: Print 'Debit Order Only' Statements:

Display Balance Ageing: Consolidate to Groups:

Statement Message (Eng): Statement Message - PREMIUMS ARE DUE ON OR BEFORE EFFEC

Statement Message (Afr):

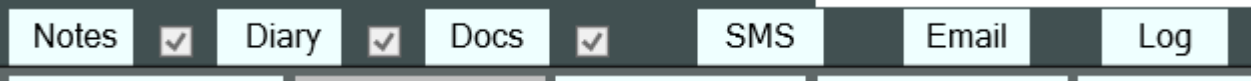
Include Balances That Went Nil This Month: No other nil balances will be included

Include transactions from: 01/11/2017

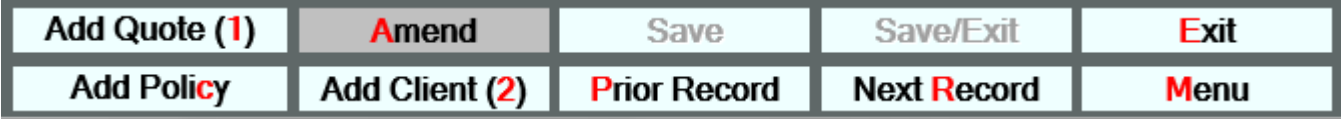
Date to print on statements: 30/11/2017

Additional

- Don't forget to use the



- Menu Bar (Below)



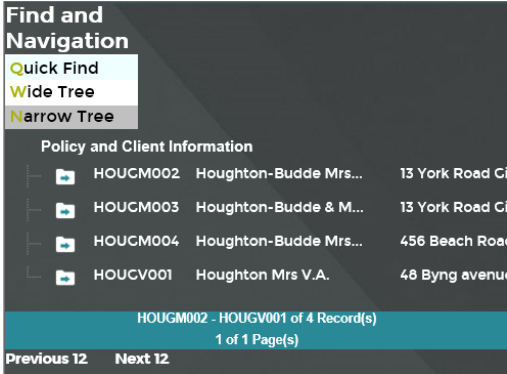
- To load a new Quote or Policy click the Add Quote or Add Policy button

| | |
|-------------------|---|
| Add Quote | Add a policy in Quotation Status. When this policy is activated, the required Inception and Renewal dates will be entered and updated. |
| Add Policy | Use this function when re-loading a policy from another system. The Inception and Renewal dates will not be updated. You will be taken into the Add Policy screen |
| Menu | See additional useful options available from this screen e.g. Accounts Enquiry or letter printing <ul style="list-style-type: none"> • TIP: Menu includes a Loss Ratio report for this client including all policies. |

- Tree Bar (On the left)

Click the Folder Icon to view / access these records

| | |
|--------------------|---|
| Quick Find | To Search for a new record |
| Wide Tree | To EXPAND the left search margin/screen |
| Narrow Tree | To REDUCE the left search margin/screen |



Communications

Notes

Client Mrs M Houghton-Budde

| | |
|------------|--|
| 10/07/2017 | Spoke to jenny re Vehicle value |
| 19/07/2016 | shd hsD ;Ua dsuhAUDH sahd ;AHD oilajd UD haduHA DH dsahadshhd |
| 25/05/2016 | ;kjdsf kdsj fjdsafijdsl;jf dsf |
| 01/03/2016 | Email sent to : margehb@mweb.co.za, on 13:04 01 Mar 2016 , Subject : Read Receipt TEST 2 |
| 01/03/2016 | Email sent to : margehb@flexibroker.co.za, on 08:46 01 Mar 2016 , Subject : testing read receipt |
| 26/02/2016 | Email sent to : margehb@mweb.co.za, on 09:02 26 Feb 2016 , Subject : test |
| 13/02/2015 | Statement dated 31/12/2014 emailed to margehb@mweb.co.za; trevor@gmail.co.za |
| 13/02/2015 | Statement dated 31/12/2014 emailed to margehb@mweb.co.za; trevor@gmail.co.za |

Spoke to jenny re Vehicle value

Client: HOUGM004
Entered: FLEXI-Marge 10/07/2017 -- 11:15:32

Include in print? Updated:

| | | | |
|----------------|-------|--------|-------|
| New Entry | Amend | Delete | Print |
| All for Client | Exit | | |

- Default Notes - SMS sent, Statutory notice printed, Letter printed, Emails & Statements printed/sent
- Confidential Note – Do NOT tick – Include in print
- Amend & Delete functions



Diary

Client Mrs M Houghton-Budde

| Diary Details | Due Date | Completed | Action By |
|---|------------|-----------|-------------|
| Get new STD bank account number from AMrge | 05/06/2014 | | David |
| Awaiting Client ID documents - For client daughter - Michelle | 05/09/2014 | | David |
| Please Check Bank Details | 03/03/2016 | | David |
| phone client re new vehicle | 25/05/2016 | | David |
| ID Docs required | 30/05/2016 | | David |
| Check clients e-mail address | 02/08/2016 | | FLEXI-Marge |

Diary Details Due Date Completed Action By

Get new STD bank account number from AMrge 05/06/2014 David

Client: HOUGM004

Entered: FLEXI-Marge 03/06/2014 -- 10:25:00 Updated:

| | | | |
|----------------|----------------|--------|-------|
| New Entry | Amend | Delete | Print |
| Show Completed | All for Client | Exit | |

- System Startup Diary – Broker Setup
 - Diary Codes & Default Diary Entries – **** Maintenance** – Diary Code Maintenance
 - Action By – send on to another user
 - To Print Listing or transfer –
- Communication Menu**
- **NEW** – Diary listing where NO DEBIT RAISED FOR POLICY
 - **NEW** – Instant Messaging system – Set Days Ahead to 0 & Tick Send Message box.

DIARY

- A - Diary entries
- B - Diary listing
- C - Diary transfer

Diary Code Details to Diarise Days Ahead Due Date Action By

Please contact Marge ASAP 0 24/11/2017 Ashley

Send Message to user(s)?

Save Save/Exit Cancel

Docs

| Title | Comment | Date Created | File Status |
|-----------------------------------|---|-----------------------|-------------|
| FW Tax Invoice_GOI02_940720171307 | ndfah ahs dufhas d[faeid] f[sa]jd f[is]jad f[]deifj ndfj fds | 11/07/2017 - 10:26:15 | ACTIVE |
| 2012 Training calendar v1 | Proposal Form from Dawn Fritz | 11/07/2017 - 10:33:49 | ACTIVE |
| VIC 22ct GOLD RING | CERTIFICATE DATE 31/07/2012 | 15/08/2012 - 11:22:10 | ARCHIVED |
| Letter | Letter - RENEWAL | 14/03/2012 - 14:11:24 | ARCHIVED |
| Letter | Have to edit comment manually - Letter | 14/03/2012 - 14:02:07 | ARCHIVED |
| Letter | Letter | 14/03/2012 - 10:20:23 | ARCHIVED |
| M Houghton-Budde ID | ID document of Marge (Daughter) | 13/03/2012 - 14:47:20 | ARCHIVED |
| RE Flexi Training KZN | Documents confirming client will be attending the Flexi training course | 13/03/2012 - 14:46:49 | ARCHIVED |

- Adding Documents
- General Documents – Broker Doc Library
- Editing Comments
- **NEWish** Search facility

| Policy # | Claim # | Title | Comment | Date From | To | Search |
|----------|---------|-------|---------|-----------|----|--------|
|----------|---------|-------|---------|-----------|----|--------|

TIP: Search by document Title, Comment or Date

TIP: When viewing ALL DOCS, Search by Policy# or Claim #

SMS's - www.smsportal.co.za

SMS Setup – Communication Menu

- Templates
- SMS Tasks / Default SMS's – Birthday message to clients – **see below**
- Bulk SMS's
- **SMS log** report – **must** be checked daily to follow up on SMS replies
- **NEWish** – Username, Date and time added to SMS message

SMS Tasks Menu

| Name | Description | Send SMS | Show Preview | |
|--------------------------|--|-------------------------------------|-------------------------------------|---|
| Manual | SMS to be initiated manually by user | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | ? |
| Manual Bulk | Bulk SMS to be initiated manually by user | <input type="checkbox"/> | <input type="checkbox"/> | ? |
| New claim | SMS to be initiated when new claim is saved | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | ? |
| Claim paid | SMS to be initiated when claim payment is entered | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | ? |
| Claim paid SP | SMS to be initiated when service provider claim payment is entered | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | ? |
| Claim paid TP | SMS to be initiated when third party claim payment is entered | <input type="checkbox"/> | <input type="checkbox"/> | ? |
| Claim paid OTH | SMS to be initiated when Other claim payment is entered | <input type="checkbox"/> | <input type="checkbox"/> | ? |
| Client birthday | SMS to be initiated on client's birthday | <input type="checkbox"/> | <input type="checkbox"/> | ? |
| New/Activated Policy | SMS to be initiated when a new Policy is made, or when an existing Policy is Activated | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | ? |
| Change of Claim Status | SMS to be initiated when the status of a Claim is changed | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | ? |
| Banking DD And Reversals | SMS to be initiated when an RD or reversal is done on a client Bank Account | <input checked="" type="checkbox"/> | <input type="checkbox"/> | ? |

E-mails

Send Read Receipt with this email

Dear Valuable Client
Please note that due to |
Kind Regards

FULCRUM
We see it differently

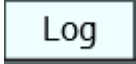
Marge Houghton-Budde
Delta | National Trainer
margehb@fulcrum.co.za | M 082 822 2212;
T086 010 9240| F
1st Floor, Lacey Oak House, Ballyoaks Office Park,
35 Ballyclare Drive, Bryanston, 2194
PO Box 949, Riverclub 2149
www.fulcrum.co.za

- Flexi Uniformity – Standard letters/templates for communication
- **Attach** - Attaching Docs
- **NEWish** - E-mail banners – Maintenance – Administrator
- **NEWish - Bulk Emailing** – Communications – Letter printing – add attachments from General documents to emails
- **NEWish** – Send read Receipt with this email- check outlook for receipt – replies to Outlook



Viewing E-mails

- **LOG** or Flexibroker Main Menu Communications Menu - Email Log



| View | Date Sent | Recipient | Reference | Client Name | Subject | Type | Sender |
|------|------------|----------------------------|-----------|-------------|---------------------------|------|---------------------------|
| View | 16/09/2016 | margehb@flexibroker.co.za | | | Bordereux - ZUR Test | | margehb@flexibroker.co.za |
| View | 16/09/2016 | margehb@flexibroker.co.za | | | Bordereux - ZUR Test | | margehb@flexibroker.co.za |
| View | 19/05/2016 | slerdrev@flexibroker.co.za | | | Bordereux Summary | | slougen@flexibroker.co.za |
| View | 07/06/2012 | margehb@mweb.co.za | | | Interim Bordereux Summary | | margehb@flexibroker.co.za |
| View | 28/03/2012 | margehb@mweb.co.za | | | Bordereux | | administrator@edmin.co.za |

- Search
- To View the Email - Click on View
- **NEWish** – **Forward** message as required – now presents with a Forward email header



----- Forwarded e-mail -----
 From: margehb@flexibroker.co.za
 To: margehb@mweb.co.za; trevor@gmail.co.za
 Date Sent: Friday, February 13, 2015 02:12:00 PM
 Subject: Statement

Please find attached Statements for your attention. This is a manually types message.

----- End of Forwarded e-mail -----

- **NEW** – **Resend** – to simply resend the message using the prior email details
- **NEW** – **EXTRACT** – prepares an XL document containing all the column see on the LOG screen – for detailed searches etc.



Add FB or Twitter URL's with Hyperlinks

Using Standard Letters

- Client / Policy Menu – Print Letters

Enter desired letter parameters

Select an Existing Letter
 Letter code: CDOCS: Client - Documents Required
 Description: Client - Documents Required
 Letter Type: Client Letter
 Start printing letter at line: 1
 Paper Kind: Default (Flexi)
 Broker logo at top left of page:
 Footer at bottom of page:

Create a New Letter
 Letter output: Print
 Language: English
 Special Fields: **Insert Special Field**
 Left margin: 2.00 Right margin: 2.00
 Top margin: 2.10 Bottom margin: 0.10
 Broker detail at top right of page:
 Letter date: 24/11/2017

Insert a Special Field into the Text

Dear [Addressee]

We have pleasure in confirming receipt of the ID Document of [ClientFullName] and Proof of residence documentation as requested. Please note that if there is any change at any time in the future of the above mentioned documents, please forward to us as soon as possible for our records.

Bank Name: [Bank]
 Branch Code: [BranchCode] / Branch Name: [Branch]
 Account Type: [AccountType] / Account No: [AccountNumber] / Account Name: [AccountName]

Please check the details carefully and advise if any changes are necessary.

Should any further information or assistance be required please do not hesitate to make contact.

Kind regards

- Select Letter from Library or Create a New Letter
- Option to Print / Email
- Insert Special Fields** – now a search drop-down option

Policy Records

Header Tab

Policy HOUGM004/0008 Client Houghton-Budde M
 Status Active

| Header | Schedule | Agents | Insurers | Insured | Special Types |
|--------------------|--|--|----------|---------|---------------|
| Insured: | Houghton-Budde, Mrs M | | | | |
| Policy Type: | 7060 - Bryte FlexiFlight - Monthly - this is the | Profile: Bryte Flexiflight TEST BU | | | |
| Main Insurer: | Bryte MMarkIII - Monthly (BRYCOMM) | Policy No: SAGRC5896587 | | | |
| Agent: | Tommy Test | Multiple Agents: <input checked="" type="checkbox"/> Take On: <input type="checkbox"/> R/I?: <input checked="" type="checkbox"/> | | | |
| Previous Ref: | HOUGM004/0008 | | | | |
| Payment Frequency: | Monthly Paid in Advance to Broker | Premium Type: Renewal Premium | | | |
| Inception Date: | 01/03/2012 | Effective Date: 01/11/2017 | | | |
| Review Date: | 01/09/2018 | Effective/Endorsed: 01/09/2017 | | | |
| Details: wfdgdfg | | | | | |

| CURRENT | Future Debit | First/Endorse | Total |
|---------------------|------------------|---------------|------------------|
| Premium: | 43,424.59 | 0.00 | 43,424.59 |
| Fees: | 4,296.12 | 0.00 | 4,296.12 |
| TOTAL: | 47,720.71 | 0.00 | 47,720.71 |
| Commission Content: | 0.00 | 0.00 | 0.00 |
| Binder Fee Content: | 1,938.09 | 0.00 | 1,938.09 |

| LAST DEBIT | Note Number | Policy Total | Endorsements | Total |
|------------|-------------|--------------|--------------|-----------|
| | D1711 | 47,720.71 | 0.00 | 47,720.71 |

Debit Order: Assume Payment: View Diary entries: View Notes: Manage Documents:
 Auto Email D/N: Claims: Send SMS: Send Email: View Email Log:

Amend Previous Next Save Save & Exit Exit
 Add Policy Endorse Print View Client Statutory Info Menu

- **Important Fields** – Policy Type – Profile Name / Payment Frequency / Dates / Details Line / Details (2) / Last Debit Details (3) (4) / Debit Order & Assume Payment Tick boxes
- **Signature Authorization Icon** – Maintenance – Signature

ENDORISING OR AMENDING

- **Endorse** Endorsement box appears once – enter details - applied to all section / risk changes – PERFECT for Renewals
SAME EFFECTIVE DATE
- **Amend** Edit policy as required – Endorsement box appears after each change
DIFFERENT EFFECTIVE DATES

Collecting Debit Orders

- DO's are Consolidated per client for all policies under 1 client ref with same bank account details
- Except where the **CONSOLIDATION** facility has been used under Client record or ...
- Different Bank Details may be entered under the **Insured Tab**

Policy and Client Information

| | | | | |
|------|-------|---------------|------------|-------|
| 0001 | 102 | INFIRMI N... | INFNUB-D-M | Urgen |
| 0002 | 111 | ONE LOYALT... | ONELOYA-M | Trans |
| 0003 | 33006 | Holland DO... | HOLLAND-M | Paide |
| 0004 | 738 | Renais Dom... | RENBBM | Paide |
| 0005 | 7060 | Bryte Flex... | BRYCOMM | PUF |
| 0006 | 1000 | Mercedes B... | RECFUN-M | |
| 0007 | 00850 | HOSPITALIT... | HUS999999 | |
| 0007 | 00850 | HOSPITALIT... | HUS999999 | IFU |

Banking
 Same as Client
 Bank: STANDARD BANK
 Branch Name: STD ELECTRONIC PAYMENTS
 Branch Code: 051001
 Account Type: Current
 Account No: 54374594
 Account Holder: Mr T Budde
 Collection Day:

NB!! Monthly CASH clients – ASSUME PAYMENT ONLY

Debit Order: Assume Payment:

- Enter bank Details for claims and refunds

- NEW** – Inception date cannot be edited as before
- NEW** – Take on Box – Santam / M&F – take on existing policies
- NEW** – R/I Box – User can flag policies that require RI

R/I?:



Schedule Tab

Policy HOUGM004/0008 Client Houghton-Budde M
 Status Active

Header | Schedule | Agents | Insurers | Insured | Special Types

| Section | Details | Sum Insured | Premium |
|-------------------------------|---------------------------------|-------------|---------|
| Summary | Fire | 16,361.05 | |
| Insured | Buildings Combined | 10,168.16 | |
| Situations | Office Contents | 781.20 | |
| Section Limits & First Amoun | Accounts Receivable | 0.00 | |
| Fire | Goods In Transit | 577.50 | |
| Buildings Combined | Business All Risks | 756.00 | |
| Office Contents | Accidental Damage | 1,574.99 | |
| Business Interruption | Computer/Electronic Equipment | 176.40 | |
| Accounts Receivable | Motor | 5,249.94 | |
| Theft | Contents of Insured's Residence | 585.68 | |
| Money | All Risks | 3,297.53 | |
| Class | Domestic Motor | 4,568.43 | |
| Fidelity | SASRIA | 1,498.98 | |
| Goods In Transit | Brokers & Insurer Fees | 2,124.85 | |
| Business All Risks | TOTAL | 47,720.71 | |
| Accidental Damage | | | |
| Public Liability | | | |
| Employers Liability | | | |
| Stated Benefits | | | |
| Group Personal Accident | | | |
| Computer/Electronic Equipment | | | |

Insert After | Delete | Replace | Combine

Amend | Previous | Next | Save | Save & Exit | Exit
 Add Policy | Endorse | Print | View Client | Statutory Info | Menu

- **Summary Section** – Check Risk Classes / Re-Ordering sections
- **Working with Sections** (Inserting / Deleting / Replacing / Combining)
 - Adding 2nd Risk Section E.g. Fire
- **Insured Section / Schedule of Insurance** – Data Fields and Signatures setup at Profile level

Situation Section

Description H/Home - 34 Sunshine Road, Margate, 4275

Address H/Home - 34 Sunshine Road

Margate

4275 **Postal Code**

Latitude Longitude

CPS 0 0 0 . 0 0 0 .

TIP: When correcting a slight error in a previously entered situation use the Menu – Recalculated Premiums to filter the change to linked risks throughout the policy.

- Changing / Deleting Situations

The Situation could not be deleted because the following items are attached to it:

| Description | |
|-------------------|----------------------------|
| Accidental Damage | Basis of cover: First loss |
| All Risks | Samsung 7Edge |

Inserting Items

into Sections

Select Item Type -- Webpage Dialog

- Risk Item
- Fee Item
- Text Item
- Total Item
- Quote Item
- Library Item
- Profile Text Item
- Signature
- Solid Line
- Blank Line
- Page Break

Confirm Exit

Risk Item

Policy HOUGM004/0008 Client Houghton-Budde M
 Status Active

Fire Section

Premium Code: F101 - FIRE - BUILDINGS x Item Effective Date: 01/11/2017
 Total To: TOTAL SASRIA: Quote Item: Item Number: 63

Item Description
 Col 1. Buildings including landlord's fixtures and fittings therein and thereon, walls [exce
 Sum Insured (1,000,000 M Premium (R) 120.00 P
 Fees: 6.00
 Total: 126.00

History Add History Line Manual Endorsement

Schedule Items
 Col 1. Buildings including landlord's fixtures and fittings therein and thereon, walls [except
 dam walls], gates, posts, and fences. 1,000,000 126.00
 Please note - tjh a,skufhj asl,djflaisdjf liajzd flijasd filjs adfijlsadjf lasdkjf liasdjf lkasdjf liajzd flkajsd fijk

No co-insurance splits defined for this risk

Add co-insurance details

Amend Save Remove Insert Save & Exit Exit

- **Premium Code** – Linked to Policy Type (Bords, Comms. etc.)
- Fees Field – only where fees are included in premium
- **History** **Add History Line** **Manual Endorsement**
- **Insert** – Notes (Text Item) – **linked to Risk** – print in summary option
- **NEWish** – Linked Risk Item – Car Hire, Roadside Assist

Make of Vehicle 2009 Audi A4 ND12345

- **Re-Order** – Move items Up and Down as required – **Move to Line**
- **Remove – Delete – To terminate risk item** **NB! No Debit / No Credit**
- **NB!! Add Text box** e.g. Notes or memo at Risk Item level

- **P** - Premium Calculation – Q&A
- Example with Rating table

Policy HOUGV001/0009 Client Houghton V.A.
 Status Active

Building (Home) Section

Premium Code: H001 - HOMEOWNERS BUILDINGS x Item Effective Date: 01/11/2017
 Total To: Section Premium SASRIA: Quote Item: Item Number: 1

Item Description
 01/06/2015 48 Byng avenue, Bluff, 4052
 Maximum amc 3,025,000 M Premium 458.30 P
 Fees: 0.00
 Total: 458.30

History Add History Line Manual Endorsement

Schedule Items
 01/06/2015 48 Byng avenue, Bluff, 4052
 Construction of Walls Standard 3,025,000 458.30
 Construction of Roof Standard
 Dwelling Type Simplex / Duplex
 Days Unoccupied in excess of limit 000
 Security Protections Burglar bars/security gates
 Interest Noted (Mortgagee) Nedbank
 Pensioner Status of Insured Not a pensioner
 Flood Risk No
 OPTIONAL COVER EXTENSIONS Covered
 Subsidence and Landslip Full Cover No
 Satisfactory Geological Report Available No
 Memo 01: Portion 13 (of 4) of Farm "Wonder Geluk" no: 1273 / Portion 16 of Farm "Wonder Geluk" no: 1273 / Portion 12 (of 4) of Farm "Wonder G
 luk" no: 1273 also known as Farm Salimba

Amend Save Remove Insert Save & Exit Exit

- Example with Rate entered as % - Amend Base Rate
- **Method of Payment** - Monthly Q&A Calculation

Description: 11.SITUATION ADDRESS - Buildings including Landlords Fvrl Premium type: F101 - FIRE - BUILDINGS
 Sum Insured (: 6,000,000 Premium (R) : 4,499.98 Fees: 225.00 Total: 4,724.98
 Effective Date: 01/11/2017

Base Premium: 54,000.00

| Question | Answer | Print | Running Total |
|---|------------------------------|-------------------------------------|---------------|
| Situation(s) | 13 York Road, Gillitts, 3610 | <input type="checkbox"/> | |
| Method of Payment | Monthly | <input checked="" type="checkbox"/> | 4,499.98 |
| Interest Noted | | <input checked="" type="checkbox"/> | 4,499.98 |
| Broker Discount% (C Tab for Calculator) | | <input checked="" type="checkbox"/> | 4,499.98 |
| Broker Loading% (C Tab for Calculator) | | <input checked="" type="checkbox"/> | 4,499.98 |
| Age over 50 Discount | | <input checked="" type="checkbox"/> | 4,499.98 |

Base Premium -- Webpage Dial...
 Base Premium Percentage (%) 1.000000 x
 Ok Close

Base Rate Calculate Declaration Override Exit Save/Exit

Have you ever wondered?

| | | |
|----------------|-------------------------|---------------------------|
| History | Add History Line | Manual Endorsement |
|----------------|-------------------------|---------------------------|

- **History Button** – To view full history of risk item
- **Manual Endorsement** – To load a manual DR or CR endorsement transaction

Insurer Boxes

- **CALCULATE** – to connect to box and return a rate
- **XML** – To generate XML risk format to email (for queries)
- **PRINT** – to print Detailed risk info to attach as email

| | | | | | |
|------------------|------------------|--------------------|-----------------|--------------|------------------|
| Base Rate | Calculate | Declaration | Override | Exit | Save/Exit |
| | XML | | | Print | |

- Additional buttons available for Box capturing

| | | | |
|----------------------|-----------------------|-----------------------------|-----------------------|
| Refer to Insurer (1) | Referral Approved (2) | Request Discount (3) | Discount Approved (4) |
| View Messages (5) | | | |

Flexi Declaration Section **

- 4 available – Motor Traders / Marine / Sectional title / Sundry

Sectional Title

| | | | |
|--------|-----------------------|--------|------------------|
| Policy | HOUGM004/0008 | Risk | Testing PQ Items |
| Client | Houghton-Budde, Marge | Status | Active |

Unit replacement cost per sq/m 10000.00 Common area replacement cost per sq/m 1000.00 Common area sq/m 5000.00

| Description/Owner | Unit Number | Floor Area M2 | Participation Quota - % | Common Area M2 | Mortgage | Interest Noted | Unit Value | Common Area Value | Owner Add Value | Total Insured Value | Insured Value Premium | Saaris Premium | Premium Inc Saaris | Start Date | End Date | Delete Row? |
|-------------------------|-------------|---------------|-------------------------|----------------|----------|----------------|------------|-------------------|-----------------|---------------------|-----------------------|----------------|--------------------|------------|----------|-------------|
| Item 1 | 1 | 99 | 10.00 | 500 | m | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 2 | 2 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 3 | 3 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 4 | 4 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 5 | 5 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 6 | 6 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 7 | 7 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 8 | 8 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 9 | 9 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Item 10 | 10 | 99 | 10.00 | 500 | | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.45 | 915.45 | 01/09/2017 | | |
| Building Units In Total | 10 | 990 | 100.00 | 5000.00 | | | 9900000 | 5000000.00 | 0 | 14900000.00 | 8939.96 | 214.56 | 9154.52 | | | |

Add Row **Print** Save Save/Exit **Exit**

Sundry

| | | | |
|--------|-----------------------|--------|--------------------|
| Policy | HOUGM004/0008 | Risk | Business All Risks |
| Client | Houghton-Budde, Marge | Status | Active |

Business All Risks Schedule

| Description | Value Per Item | No of Items | Sum Insured | Comments | Start Date | End Date | Delete Row? | |
|------------------------|----------------|-------------|---|----------|------------|----------|-------------|---|
| 6 x Samsung Cellphones | 8000.00 | 6 | 48000 | IMEI TBC | 01/07/2017 | | | |
| 6 x Samsung Car Kits | 1500.00 | 6 | 9000 | | 01/07/2017 | | | |
| 12 x Iphone 5 | 9000.00 | 12 | 108000 | | 01/07/2017 | | | |
| Total Sum Insured | | 165000 | Total items in list ? (Number of rows in sheet) | | | | | 3 |

Add Row **Print** **Save** **Save/Exit** **Exit**

Fee Item

NB - Fees linked at Profile

| | | |
|---------------------------------|----------------|----------------|
| Fee Group Description | | |
| Risk Managemnt Fee | | |
| Total to in section: | | |
| Total to on summary: | | |
| Brokers & Insurer Fees | | |
| Fee Item Description | Amount | Effective Date |
| Admin. Fee - Administration fee | (N/S) 2,099.85 | 01/09/2017 |

- Non Standard Fee – NOTE: This will not change as the Premium changes if this Value is not based on a %
- Risk Item Fees – Do **Not** remove / Change

Text Item – NEW text box

A rich text editor window with a toolbar containing icons for bold, italic, underline, text color, background color, bulleted list, numbered list, indent, and outdent. The text area is currently empty. At the bottom, there are buttons for 'Convert to Risk', 'Save & Exit', and 'Exit', along with a 'Print in summary?' checkbox.

- Additional Formatting – Line Alignment / Indenting /Bullets
- Fun to Play – **LONG** to print

NEW – M&F Green Box – No text items to be added under sections – Only under the Notes section

Total Item

- Insert additional Total Lines e.g. below a list of Specified All Risk items - Choose Total Type & Total to fields

A dialog box titled 'Total Schedule Section Items -- Webpage Dialog'. It contains fields for 'Description' (TOTAL PREMIUM I.R.O. ADD), 'Total type' (Premium), and 'Total to'. There are 'Save' and 'Exit' buttons at the bottom.

Risk Quote Item

- Does NOT adjust Final Policy Total or admin fees

| | |
|---|--------------|
| Sub-section A ii) Geysers (limit R5000) | Nil |
| Sub-section B. Public supply connections | |
| Sub-section C. Rent (25% of sum insured under sub-section A) | |
| Quotation on Additional Rent Item | |
| Sum Insured 50000 Premium 150.00 | QUOTE |
| Situation(s): W/House - 3 Roosevelt Drive, Winston park, 3610 | |
| Sub-section D. Liability (Limit of Indemnity R1 000 000) | |
| Escalation @ 25% per annum | 400,000 0.00 |

Activate Quote - ON PREMIUM WINDOW **P**

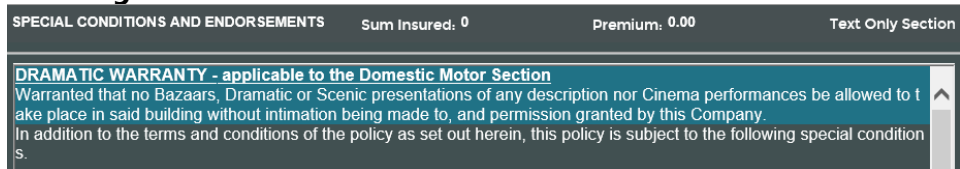
Library Item

- Library Item to be setup first (SuperUser Training) – Only Item description appears in section – full Endorsement wording appears under Special Conditions Section of the Policy
- Can also be linked to a Q&A question – e.g. Burglar Alarm Warranty – Yes / No
- These **DO NOT** get replaced when replacing sections

Example of A Library item Inserted: **CAPITAL ADDITIONS CLAUSE** as a heading is inserted

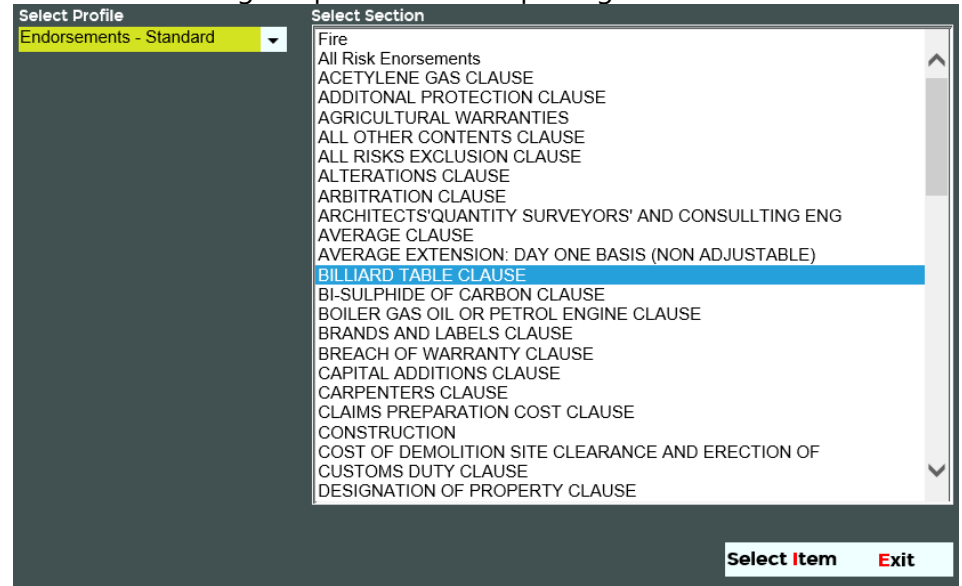


- and the Full Wording of inserted under Special Conditions Section.
E.g. DRAMATIC WARRANTY Endorsement

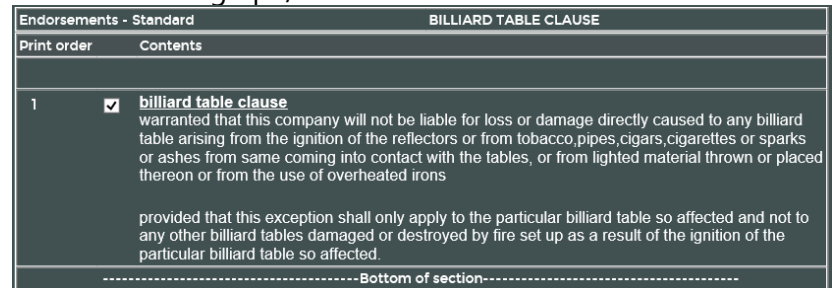


Profile Text Item

- Same as Insert Section & Combine – **NEW** – stretches across entire row – **Does** get replaced when replacing sections



- Select the Paragraph/s to Insert



Note: When replacing Sections – these Endorsements are REMOVED

Signature

- To be setup first (SuperUser Training) - **Maintenance**
- User / Insurer / Agent / Broker – Signatries
- **NEWish** – Snapshot generated

Print Options – NEW LOOK

Print policy schedule and related documents

| | | |
|----------------------------|--------------------------|--|
| Print policy schedule | Yes | |
| Print totals summary | Yes | |
| Print endorsement summary | Yes | Print before schedule? <input type="checkbox"/> |
| Print policy summary | No | Print rates? <input type="checkbox"/> |
| Print statutory notice | Yes | |
| Print statutory variation | No | No outstanding endorsements |
| Print premium calculations | No | |
| Policy Schedule Options | | |
| Section | All sections | |
| Print banking details | <input type="checkbox"/> | |
| Print declaration | No | Include Cancelled Items <input type="checkbox"/> |
| Report Style: | Enhanced2 | |
| Totals Summary Spacing: | SINGLE | |
| Detail Spacing: | DOUBLE | |
| Suppress premiums? | <input type="checkbox"/> | |
| Suppress motor S.I.? | <input type="checkbox"/> | |
| Old format? | <input type="checkbox"/> | (Policy Summary and Premium Calculation only) |
| View/Print | | Cancel |

NEWish – Endorsement FIRST

NEWish - Summary – Show **NOT Insured** items

NEW – Select Sections – tick boxes

Sample of Inserted Items

Policy Reference : HOUGM004/0008

Buildings Combined

| DETAILS | Sum Insured | Premium |
|---|--|---------------|
| Covering damage to buildings, sporting and recreational structures, landlord's fixtures and fittings, walls (except dam walls), gates, posts, fences, tarred or paved roads, driveways, paths or parking areas. | | |
| Sub-section A. i) Property | 3,852,500 | 963.12 |
| Situation(s) : | 55 Ravenstone Mews, Clifton Hills Estate, 51 Acutts Drive, Everton, 3610 | |
| Include Note Here | | |
| Sub-section A ii) Geysers (limit R5000) | Nil | |
| Sub-section B. Public supply connections | | |
| Sub-section C. Rent (25% of sum insured under sub-section A) | | |
| Sub-section C. Rent (25% of sum insured under Sub-section A) | QUOTE | |
| Sum Insured 96300 Premium 240.75 | | |
| Sub-section D. Liability (Limit of Indemnity R1 000 000) | | |
| TOTAL I.R.O. ITEMS A TO D | 3,852,500 | 963.12 |
| ADDITIONAL CLAUSES AND EXTENSIONS | | |
| Subsidence and landslip extension to sub-section A | | Yes/No |
| Prevention of access extension to sub-section C | | Yes/No |
| Escalator clause extension (_____% per month) | | Yes/No |
| Riot and strike extension (excluding RSA and Namibia) | | No |
| TOTAL PREMIUM I.R.O. CLAUSES AND EXTENSIONS | | |
| ALTERATIONS CLAUSE | | |
| The Insurance by this Policy shall not be prejudiced by any processes or machinery in the aforesaid buildings nor by buildings, machinery and/or plant provided that notice be given after such transfer or alteration has been made and an amount of R5000 be paid for repairs limited to R5000 required from date of such alteration. | PROFILE TEXT ITEM | |
| FIRST AMOUNT PAYABLE | | |
| Basic - 10% of claim minimum R500 per Unit | | |
| Unoccupied premises (30 consecutive days) - 20% of claim min R10 000 | | |
| Accidental damage to Sanitaryware - R250 | | |
| Geysers: | | |
| 0 - 3 years old - Flat R500 | | |
| 3 - 4 years old - 15% of claim minimum R500 | | |
| 5 - 6 years old - 20% of claim minimum R500 | | |
| 7 years and older - 25% of claim minimum R500 | | |
| Clauses, Warranties & Endorsements | | |
| Please see Special Conditions Section for full definitions | | |
| ALTERATIONS CLAUSE | LIBRARY ITEM | |

Authorized Financial Services Provider, Number: 12345
TAX INVOICE WHEN PAID IN FULL - VAT Registration Number: 000000000 Rate: 14.00 %

| | | | | |
|-----------------|---------------------|---|---------------|---|
| Next | Previous | - Move between Previous / Next Risk Items | Remove | - Remove a Text item or a Risk Item – Endorsement generate where Financials are applicable – Pro Rata's |
| Re-Order | Move To line | - usefull, especially after replacing section wording - | | - Make life easier |

Agent Tab

Policy HOUGV001/0002 Client Houghton V.A.
 Status Active

Header | Schedule | Agents | Insurers | Insured | Special Types

(1) Add Agent to Policy (2) New Agent

| Agent | Main | Comm Type | % | Value | Overridden | From Date | To Date | Amend | Delete |
|--------------------------------|-------------------------------------|------------|-------|-------|--------------------------|------------|---------|-------|--------|
| VANRD001 Van Rooyen D Dierdre' | <input checked="" type="checkbox"/> | COMMISSION | 50.00 | 0.00 | <input type="checkbox"/> | 01/11/2017 | | - | X |

- NB!! CHECK From & To Dates
- Deleted Agents – Date in TO date
- **NEWish** – Main Agent tick

Insurers Tab

Policy HOUGV001/0002 Client Houghton V.A.
 Status Active

Header | Schedule | Agents | Insurers | Insured | Special Types

| Insurer | Policy Number | Main Insurer? |
|--|---------------|-------------------------------------|
| Bryte Company Limited SASRIA Domestic Monthly (BRYSAS) | | <input type="checkbox"/> |
| Bryte Domestic - Monthly (BRYDOMM) | SAGRP452451 | <input checked="" type="checkbox"/> |
| CLC - Roadside Assist (CLC-M) | | <input type="checkbox"/> |

Show Values(5)

- Add Insurer Policy numbers where necessary – **Master Policy Numbers** inserted under Insurer - Maintenance
- Check / Tick **Main Insurer**
- **Use Show Values** – to display Values that will appear on the relevant bordereaux

Insured – Banking & Insured’s Details

Policy HOUGV001/0002 Client Houghton V.A.
 Status Active

Header | Schedule | Agents | Insurers | Insured | Special Types

Banking

Same as Client

Bank: STANDARD BANK

Branch Name: STD ELECTRONIC PAYMENTS

Branch Code: 051001

Account Type: Current

Account No: 051664380

Account Holder: HOUGHTON VA

Collection Day: [Yellow Box]

Insured

Same as Client

Name: Houghton

Title: Mrs Initials: V.A.

Address: 48 Byng avenue

Bluff

4052 Postal Code

VAT Ref:

Staff Policy, charge no commission

- **Check** Same as Client Tick Box
- Collecting premiums from different back accounts
- **Staff Policies** = Zero Commission rated policies

Additional Details – Policy Data Fields

Insured Full Name: Mrs Violet V.A. Houghton

Nature of Business:

Holding Company Name:

Employment: Employed Self-employed Not employed

Pensioner:

Broker Branch: Branch - B

Accounts Executive:

Group: Domestic

Administrator: Van Heerden Mr D

Renewals

- **NEWish** - Renewals Due Report format
- **Renewals set-up details** – view automatic renewal settings
- Renewals Initialisation BULK FUTURE POLICIES
- Policies Missed/Due for Renewals – **Simply Click RENEW button**
- **NEW** – Raise Bluk FUTURES by Branch code
- **NEW** – Schedule no longer reflects Quote on FUTURES
- Bulk Policy geration – E-mail letter with policy schedule as attachment
- Annual Renewals – **STEP DATES**

TIP: Confirm Debit Note raised for Current / Past period - ANNUALS

H – Generate future details

- Where policy types have been linked to automated Renewals, the above will apply
- Future Policy displays Blue in the tree view
- Updates on Live policy copy to Future Policies
- Can be generated multiple months in advance - Automatic replacement when Pre Debit Order listing prints


I – Change Status / Cancel a policy

- **Amend** and Update policy details & Effective/Endorsement date and click Save

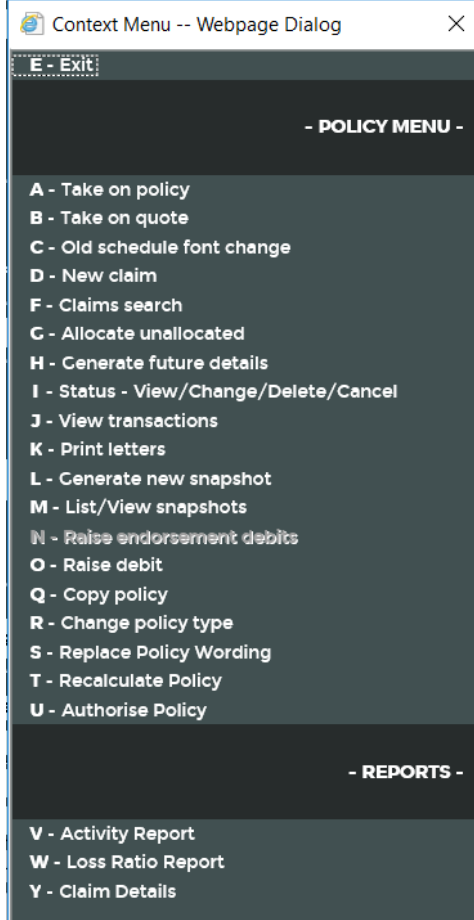
- **NB!!** The Only time the Reason - Cancelled (No Endorse transaction) is used, is when the accounts person will REVERSE the debits
- **NB!!** Where premium refund is due to client – use **CANCELLED** reason and check **Detials (2)** on Header screen to verify the calculated financials
- Current Status – Active or inactive - **NEW** Status – Dormant
- **NEWish** - Maintenance Menu – Policy Status

Manage RD's Correctly for less headaches

TIP: Check Activity Logs for any Underwriting Queries

-  - Last Update & Create info

Policy Context Menu



- A** – Take on Additional Policy – Same as ADD POLICY button
- B** – Take on an Additional Quotation
- C** – **Not Required**
- D** – Load a New Claim
- F** – DO a search for existing claims on this policy – check the Claims Check Box
- G** – **ACCOUNTS FUNCITON**
- H** – Create Future Policy individually for Renewals in Advance – **TIP: DO NOT CLICK AMEND FIRST**
- I** – To change the Status of a policy or Cancel a Policy
- J** – View Transactions are payments or refunds allocated against this account
- K** – Print/Email Standard Letters as per Client Menu option
- L** – To manually Generate New Snapshots – useful for multiple Endorsements within the same period
- M** – To view past snapshots for this policy
- N** – To manually raise the (Details 2) Endorsement Debit / Credit – usually used for Non-Monthlies
- O** – Manually Raise Debit – usually used for Non-Monthlies - **NEWish**– Debit Note number
- Q** – Copy all policy risks, notes and info to another client or the same client as another Policy
- R** – Change to another policy type – New Insurer / Revised Type for same insurer
- S** – To update amended policy wording on existing schedule or for new Insurer
- T** – Manually Recalculate premiums – system automatically does this at Renewal & Month end
- U** – Authorize Policy – *Signature Authorization*
- V** – View Activity report (summary), more detailed Activity Log under Maintenance Menu
- W** – Loss Ratio report for this policy only
- Y** – Claim Details – **NEWish** – Claims Details report for this policy only

Client Context Menu -

Menu

- F – Account Enquiry Screen – will look at later

Account summary

Client: HOUGM004 | Houghton-Budde Mrs M - P O Box 15147, Clifton, Pinetown, 3610

Branch Durban | Administrator Sclnders | Group ABC Farming Group

| | | | | | | | | | | | |
|---------|------------|----|------|----|------|-----|-----------|------|-----------|---------|-----------|
| Bal b/f | 175,700.16 | Dr | 0.00 | Cr | 0.00 | Rec | 93,223.40 | Jnls | 0.00 | Bal c/f | 82,476.76 |
| Curr | 0.00 | 30 | 0.00 | 60 | 0.00 | 90 | 0.00 | 120 | 82,476.76 | Unalloc | 0.00 |

Account enquiry

Account Info | Contact name Trevor - 083 228 940 | Business tel (031) 765 4898

| Details | Dated | Reference | Amount | Balance |
|-------------------------------|------------|-----------|------------|-----------|
| HOUCM004/0002/***-D1711 | 31/10/2017 | | 31,011.84 | 0.00 |
| REC DEBIT ORDER RUN 100020154 | 23/11/2017 | AUTO | -31,011.84 | |
| HOUCM004/0008/***-D1711 | 31/10/2017 | | 47,720.71 | 0.00 |
| REC DEBIT ORDER RUN 100020154 | 23/11/2017 | AUTO | -47,720.71 | |
| HOUCM004/0011/***-D1711 | 31/10/2017 | | 6,519.61 | 0.00 |
| REC DEBIT ORDER RUN 100020154 | 23/11/2017 | AUTO | -6,519.61 | |
| HOUCM004/0013/***-D1711 | 31/10/2017 | | 1,689.53 | 0.00 |
| REC DEBIT ORDER RUN 100020154 | 23/11/2017 | AUTO | -1,689.53 | |
| HOUCM004/0014/***-D1711 | 31/10/2017 | | 576.06 | 0.00 |
| REC DEBIT ORDER RUN 100020154 | 23/11/2017 | AUTO | -576.06 | |
| HOUCM004/0017/***-D1711 | 31/10/2017 | | 5,705.65 | 0.00 |
| REC DEBIT ORDER RUN 100020154 | 23/11/2017 | AUTO | -5,705.65 | |
| HOUCM004/0005/008-10153 | 11/07/2017 | | 2,500.00 | 2,500.00 |
| HOUCM004/0005/***-10132 | 30/11/2016 | | 39,777.04 | 39,777.04 |
| HOUCM004/0005/***-10133 | 30/11/2016 | | 40,199.72 | 40,199.72 |

Previous | Next | Show all | Menu | Exit

- Defaults to Current account details – Balance of –R12657.83
- Annual / Monthly Debit/Credit Note numbers note numbers
- Click **SHOW ALL** for Past Account info

Show all

Understanding Debit / Credit Notes

Debit Note

Client: M Houghton-Budde | Debit Ref: HOUGM004/0008/***-D1711

Insured: Mrs Houghton-Budde Mrs M | 456 Beach Road Margate

Header | Sections | Insurer | Agents | Items | Transactions | Info/Fees

Premium type: Renewal Premium | Main Ins: Bryte MMarkIII - Monthly | Policy #: SAGRC5896587

Details: wefdgfdg | Pol Type: 7060-Bryte FlexiFlight - Monthly - t

Effective Date: 01/11/2017 | Renewal Date: 01/12/2017 | Last Endorsed Date: 01/09/2017

| | | | | | | | |
|---------------|-----------|------------|----------|---------------|------------|-----------|------------|
| Premium: | 43,424.59 | VAT | 5,332.80 | Dated: | 31/10/2017 | Value: | 47,720.71 |
| Stamp Duty: | 0.00 | | | | | Receipts: | -47,720.71 |
| Fees: | 4,296.12 | VAT | 527.55 | Last Receipt: | 23/11/2017 | Journals: | 0.00 |
| Total: | 47,720.71 | Total Vat: | 5,860.35 | | | Balance: | 0.00 |
| Comm content: | 0.00 | VAT | 0.00 | | | | |
| Binder Fee: | 1,938.09 | VAT | 237.99 | | | | |

Insurer Due: 15/12/2017 | Insurer Paid: | Multi Insurers: | Debit Order:

Ageing Date: 01/11/2017 | Agent Paid: | All Insurers Paid: | Assume payment:

Force Payment: | Vat Paid: |

Print Dr Note (1) | Print | Mirror Reverse | Exit

- Debit Note Details – Direct from the Policy details / Endorsement screen
- Effective Date + 15 days = Insurer due date
- Items Menu print
- Mirror Reverse - Rules

Recalculation Errors Reports

| PREMIUMS RE-CALCULATED | | | | | | | | | | | |
|------------------------|---------|---------|--------------------------|-------------|-------------|-----------------|-----------------|-----------------|--------------|--------------|--|
| Policy Ref | Status | Surname | Description | Old premium | New premium | Diff in premium | Old sum insured | New sum insured | Old item fee | New item fee | |
| Policy type | | 9402 | | | | | | | | | |
| | Active | | Admin. Fee | 0.00 | 282.97 | 282.97 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Policy type | | 1491 | | | | | | | | | |
| TESTN001/0009 | Loading | Test | Houseowners | 1,866.66 | 2.00 | -1,864.66 | 1,000,000.00 | 1,000,000.00 | 0.00 | 0.00 | |
| Policy type | | 9031 | | | | | | | | | |
| | Active | | Sasria - Fire Commercial | 2.50 | 5.00 | 2.50 | 129,596.00 | 129,596.00 | 0.00 | 0.00 | |

| ERRORS IN PREMIUMS RE-CALCULATION | | | |
|-------------------------------------|--|---|--|
| Reference | Name | Initials | |
| Item | Error Description | Additional Information | |
| Ldv hire : | Error calculating the premium--spCheckRiskInSchedule 28682, 36 | Answer not supplied for mandatory question Method of Payment | |
| Additional claims preparation costs | Error calculating the premium--spCheckRiskInSchedule 32328, 29 | Conversion from type 'DBNull' to type 'Decimal' is not valid. | |

| SUM INSURED AMOUNTS CHANGED WITH NO EFFECT ON PREMIUM | | | | | |
|---|--------|------------------------|------------|------------|------------------|
| Policy type | | 5682 | | | |
| Policy Ref | Status | Description | SI before | SI after | Difference in SI |
| | Active | Sasria - Fire Domestic | 705 240.00 | 703 340.00 | -1 900.00 |

Client Reports & Policy Reports Menu options

The screenshot shows two overlapping menu windows. The top window is titled 'Policy Reports -- Webpage Dialog' and contains a list of options under the heading 'POLICY REPORTS':

- E - Exit
- A - Policy reference list
- B - Policy labels
- C - Policies without debit notes
- D - New / changed policies
- F - List of quotes / inactive policies
- C - Selective policy listing
- H - Risk item listing
- I - Selective Q & A Listing
- J - Discount / Loading listing
- K - Premium reserving report (non-monthly only)
- L - Bank account details for debit order policies
- M - Cresta zone report
- N - RI reports
- P - Hollard commercial clients report
- Q - Non-standard fees
- R - Sums insured by risk class
- S - Bulk print policy reports
- T - Underwriting analysis
- U - Activity report
- W - Insurer Referrals

The bottom window is titled 'Client Reports -- Webpag...' and contains a list of options under the heading 'CLIENT REPORTS':

- E - Exit
- A - Client reference list
- B - Client details
- C - Client labels
- D - No movement listing
- F - Premium income per client
- G - Policy summary
- H - Clients by review month
- I - Selective client listing
- J - Resubmission history
- K - Client review report
- L - Client age list

Bulk Policy Print / Email

The screenshot shows the 'Bulk print policy schedules' configuration window. It includes the following sections:

- Range limits:** Client reference from [dropdown] to [dropdown]. Client Group: ALL, Policy Type: ALL, Premium Code: ALL, Agent: ALL, Broker Branch: ALL, Accounts Executive: ALL, Insurance company: ALL. Review date from [dropdown] to [dropdown]. Output Type: Email (highlighted), Letter date: 25/11/2017, Letter Code English: [dropdown], Letter Code Afrikaans: [dropdown].
- Multi selection:** Multi(1) through Multi(7) with checkboxes. Includes 'Include Sub-Agents In Selection?' checkbox.
- To Email Address:** Radio buttons for 'Select by Main Email Address', 'Select all', 'From Email Address', 'Admin', and 'User (Administrator Email)'. 'User' is selected.
- Page options:** Broker logo at top left of page, Broker detail at top right of page, Footer at bottom of page (all checked).
- Report selection:** Policy Schedule: Yes, No, Only. Totals summary? Yes, No, Only. Section range: All sections, Changed sections only. Changed from (date): 25/11/2017. Suppress motor sums insured? Print banking details? (both unchecked).
- Summary options:** Endorsement Summary, Policy Summary, Statutory Notice, Statutory Variation (each with Yes, No, Only radio buttons).
- Variation options:** Variation Date, Variation Details (English), Variation Details (Afrikaans) (all empty).
- Premium Calculations:** Yes, No, Only. Policy Declarations: Yes, No. Include Cancelled Items? (unchecked).
- Other options:** Print active policies only (checked), Report Style: Enhanced1.

Buttons for 'Email' and 'Exit' are visible at the bottom.

Email Options

- Select a letter to send as the body of your e-mail

NEWish – Choose the Administrator or User as the “FROM” address
New – Bulk SMSing & Emailing - Option to deselect duplicate cell numbers and email addresses.

Quotation Policy Status

| Policy Schedule | |
|---|---|
| The Insured: Mrs M Houghton-Budde | Policy Reference : HOUGM004/0017 |
| Postal Address: P O Box 15147 Clifton Pinetown 3610 | Paid : MONTHLY |
| Contact Details Name Trevor - 083 228 9407 (Work) 031 765 4898 (Cell) 082 822 2212 (Fax) 086 618 6643 (Email) margehb@mweb.co.za | Status : Quote |
| | VAT Registration No : 111111111 |
| | Effective from : 26-06-2015 |
| | Anniversary : 26-06-2016 |
| | Policy Inception : 26-06-2015 |
| | Client Inception : 07-12-2010 |
| Zurich FlexiFlight - Monthly - this is the short description Quote | |

| ACCEPTANCE OF QUOTATION | |
|---|--|
| Policy Reference : HOUGM004/0017 Quotation The cover sections not requested by myself, were explained to me and I understand that I will not be covered under these sections should I accept this quotation. The quote is valid for 30 days from the date of this quote and is subject to confirmation of claims history. | |
| Concealment of material facts, whether specifically requested by the Company or not, will void quote without notification and although the quote forms the basis of cover, issuing of the policy is subject to a duly completed application form when applicable. | |
| Signed at : _____ Effective from : 26/06/2015 | |
| Date signed : _____ - _____ - 2016 _____ (As duly authorised to sign) | |

| Policy Reference : HOUGM004/0017 | | Quotation | |
|----------------------------------|----------|-------------|---------|
| DETAILS | Included | Sum Insured | Premium |

- **NEWish** – Acceptance of Quotation section can be suppressed - Broker Setup – Admin Printing ** (Wording maintained under Insurance Company – Additional Tab)

| | |
|---|---|
| <input checked="" type="checkbox"/> Print "Administered by" text and logo for all policies? | <input type="checkbox"/> Suppress "Not Insured" sections on Policy Summary? |
| <input checked="" type="checkbox"/> Print client captions even if data is missing? | <input type="checkbox"/> Suppress quotation wording on Policy Schedule? |
| <input checked="" type="checkbox"/> Print data captions even if data is missing? | |

- **NEWish** - Print data captions even if data is missing.