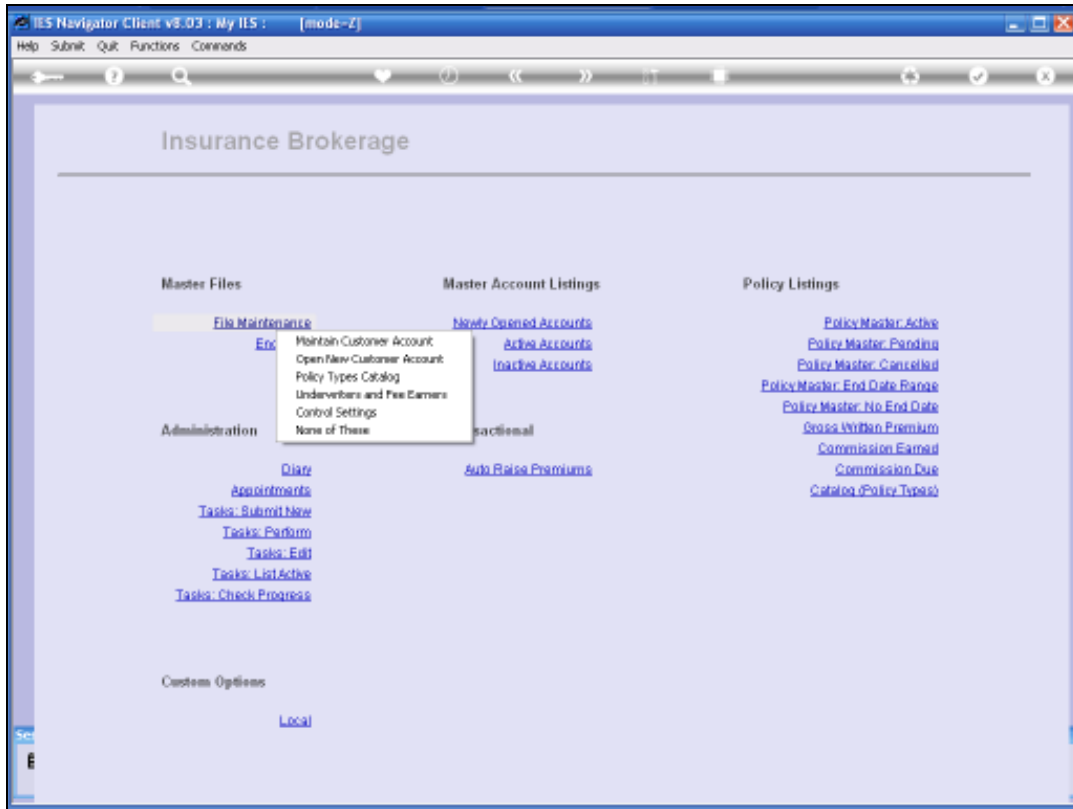
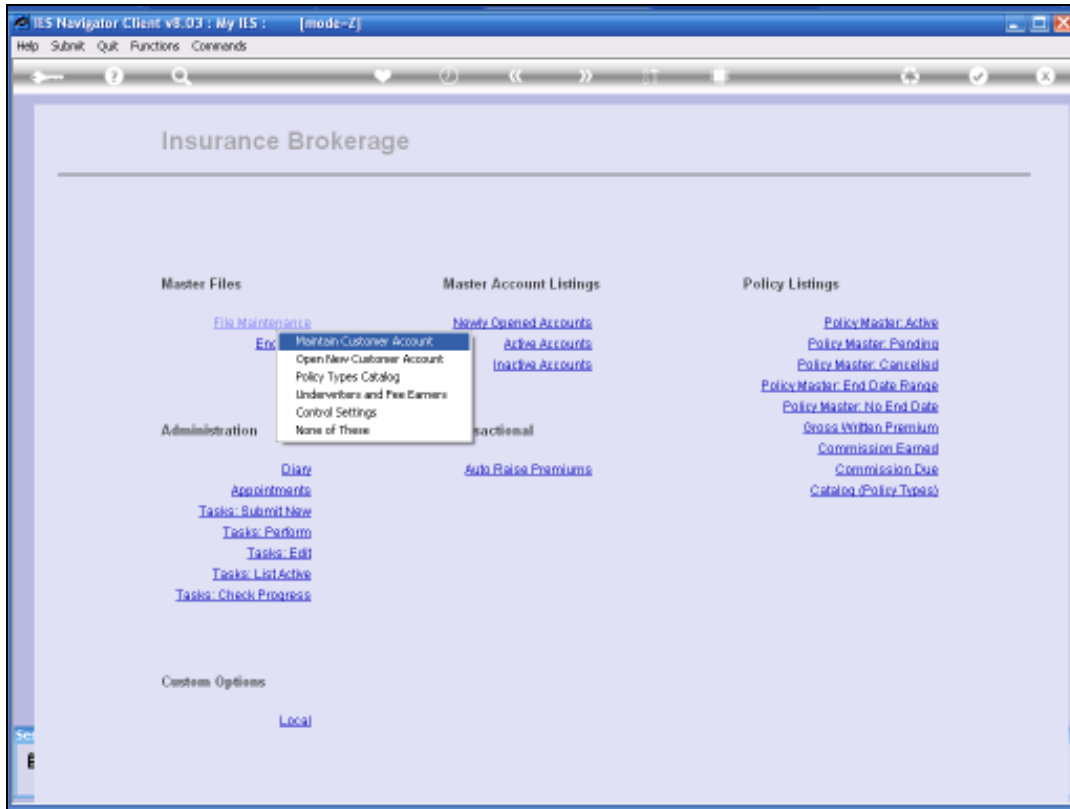


Slide 1

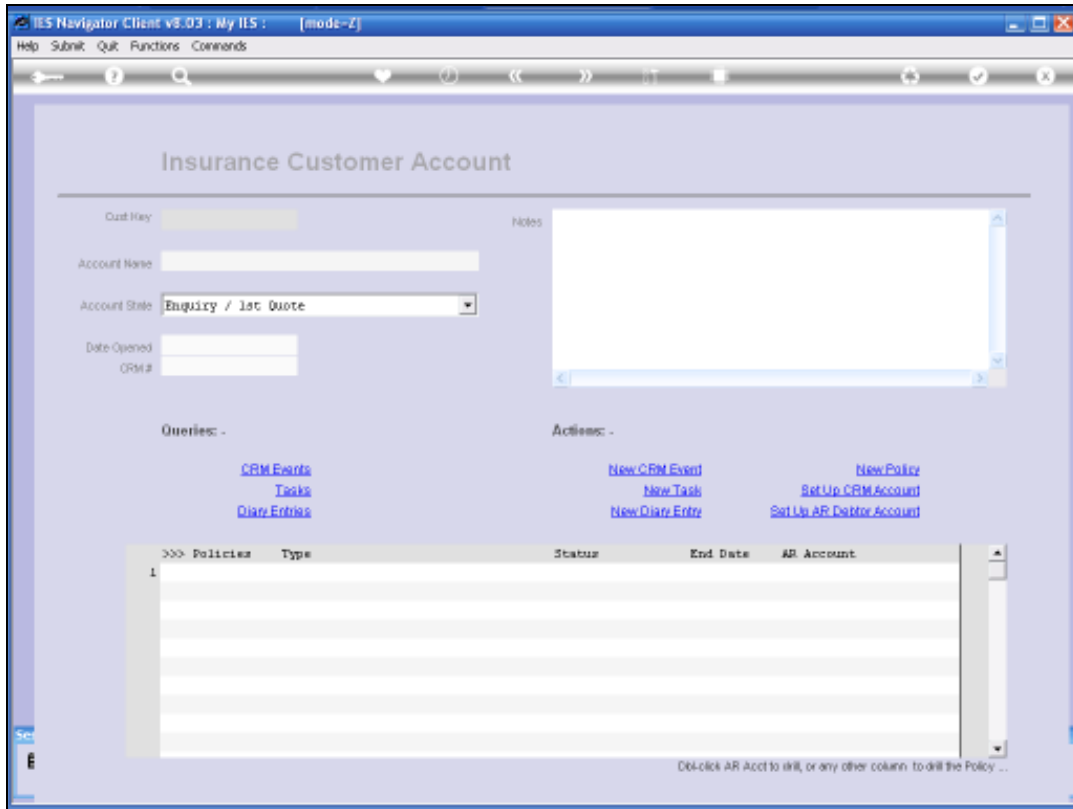
In this tutorial we are going to look at how we work with Policies. We do so from the Customer Insurance Account.



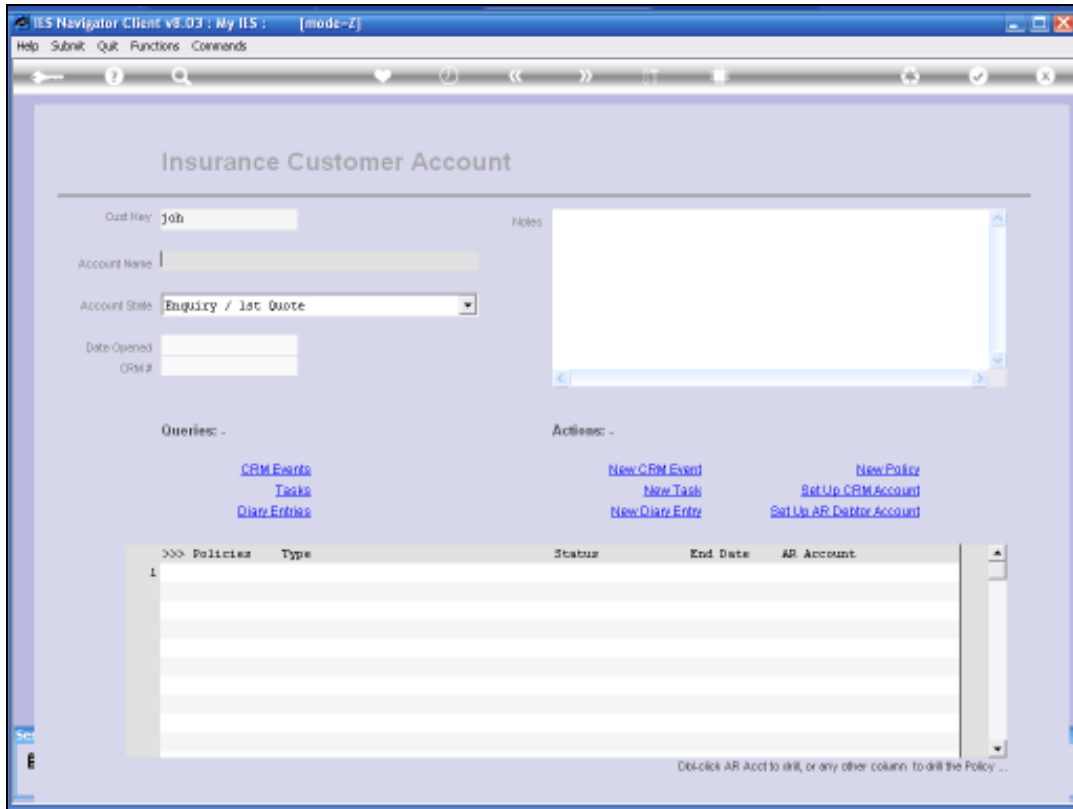
Slide 2



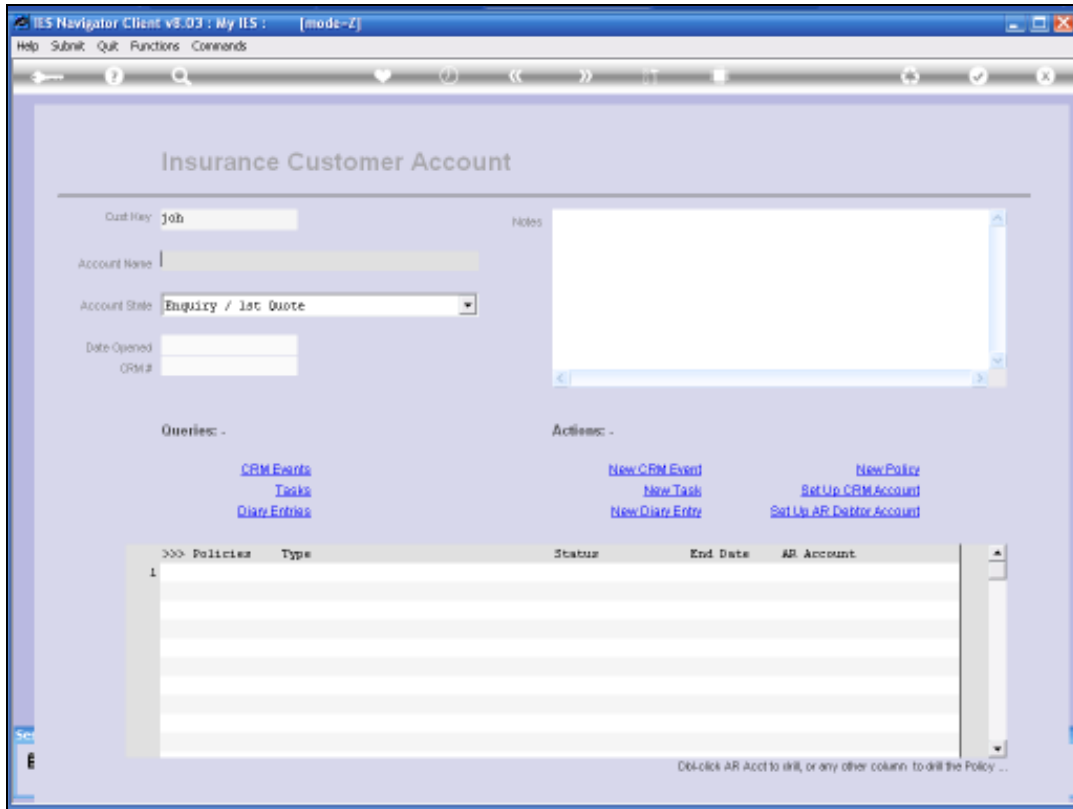
Slide 3



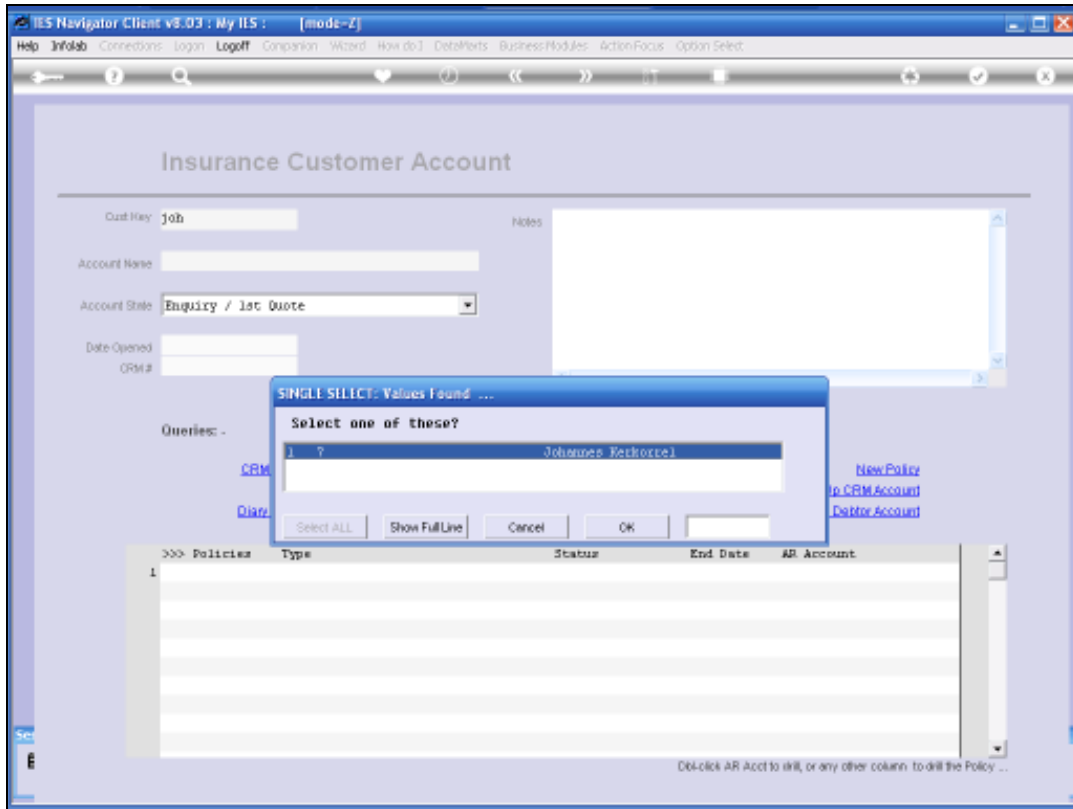
Slide 4



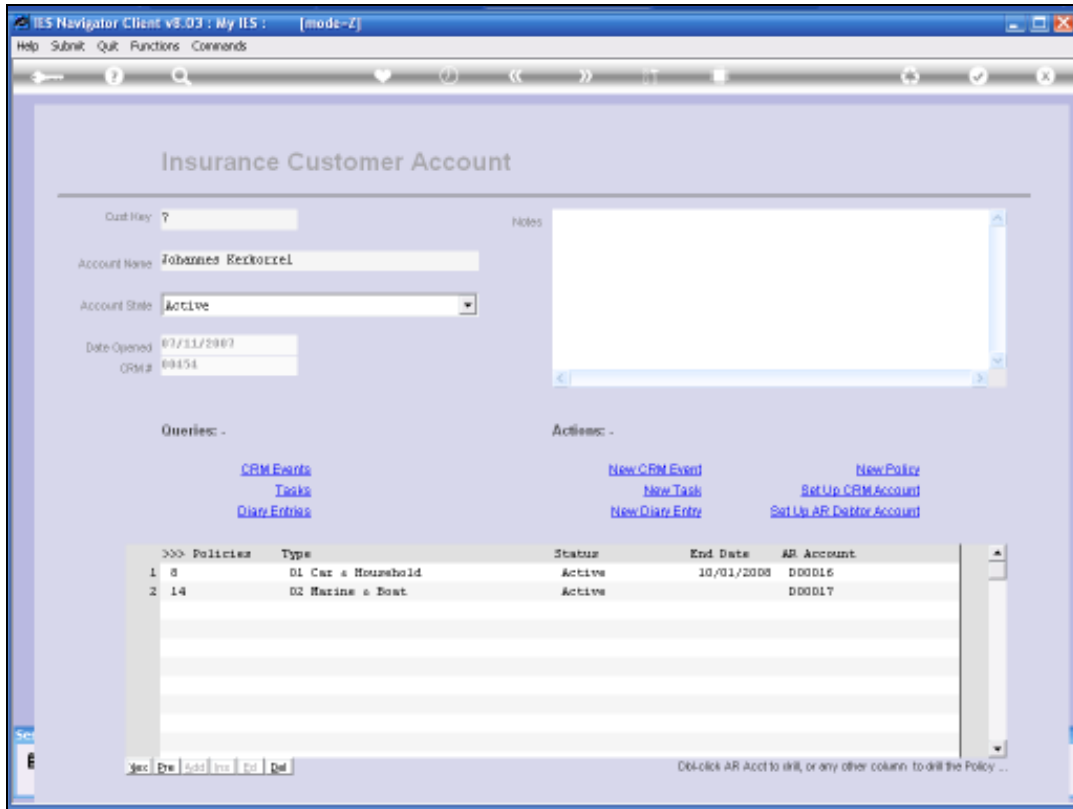
Slide 5



Slide 6

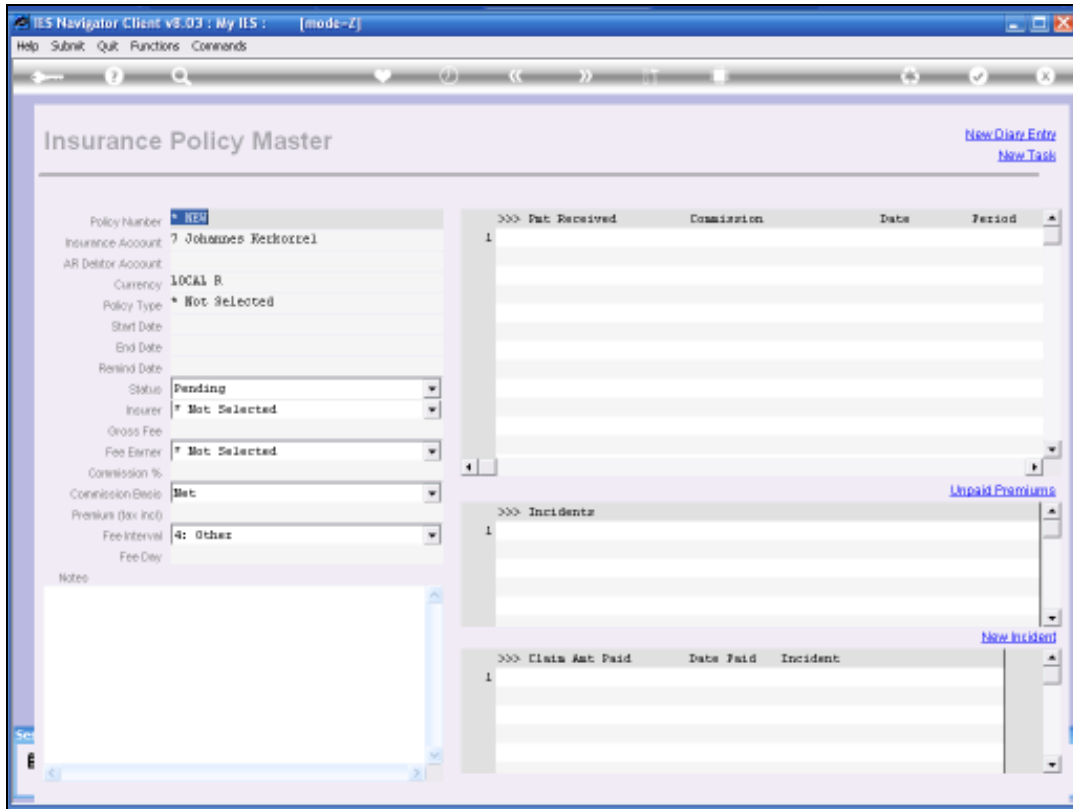


Slide 7



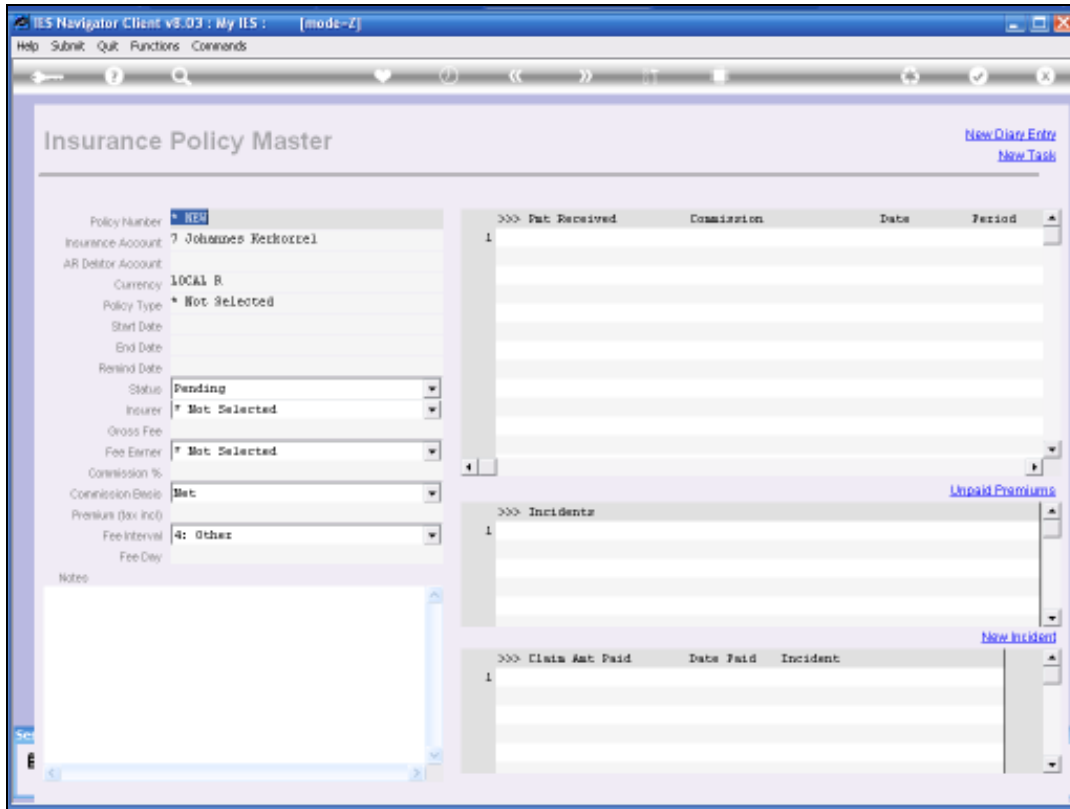
Slide 8

We can Open a New Policy Record by choosing the New Policy function or by just dbl clicking on an empty row in the Policy list.

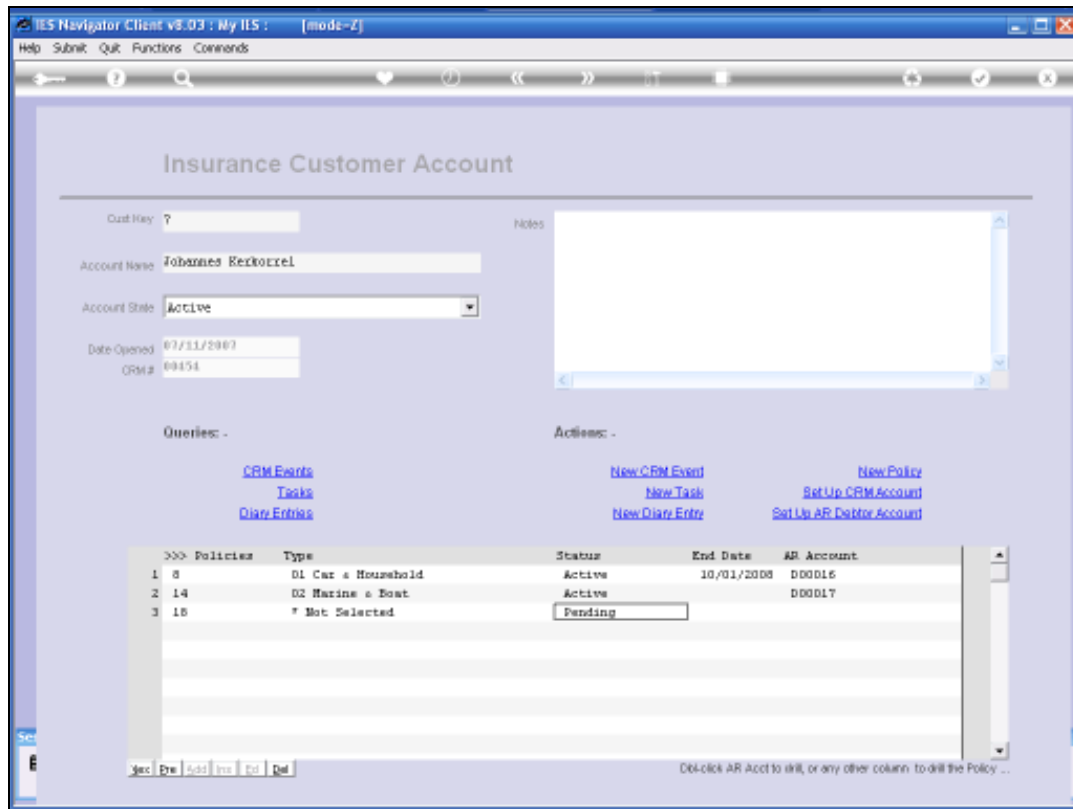


Slide 9

We do not need any Information specifically to Open a New Policy Record. We do not need to know at this stage the New Policy Number. Certainly not on a Quote. It will not be available yet. Any other Information can also be specified later.



Slide 10



Slide 11

At the same time, if a New Policy Record is Opened by mistake by performing one of these functions, i.e. New Policy, or dbl clicking an empty row, the System will automatically creates a New Record.

If this is a mistake and we want to get rid of it, we can delete it completely IF there are not yet any notes or other events on the Policy Record.

Out Key: ?

Account Name: Johannes Reitorrel

Account State: Active

Date Opened: 07/11/2007

ORN#: 09454

Notes:

Queries:

- [CRM Events](#)
- [Tasks](#)
- [Diary Entries](#)

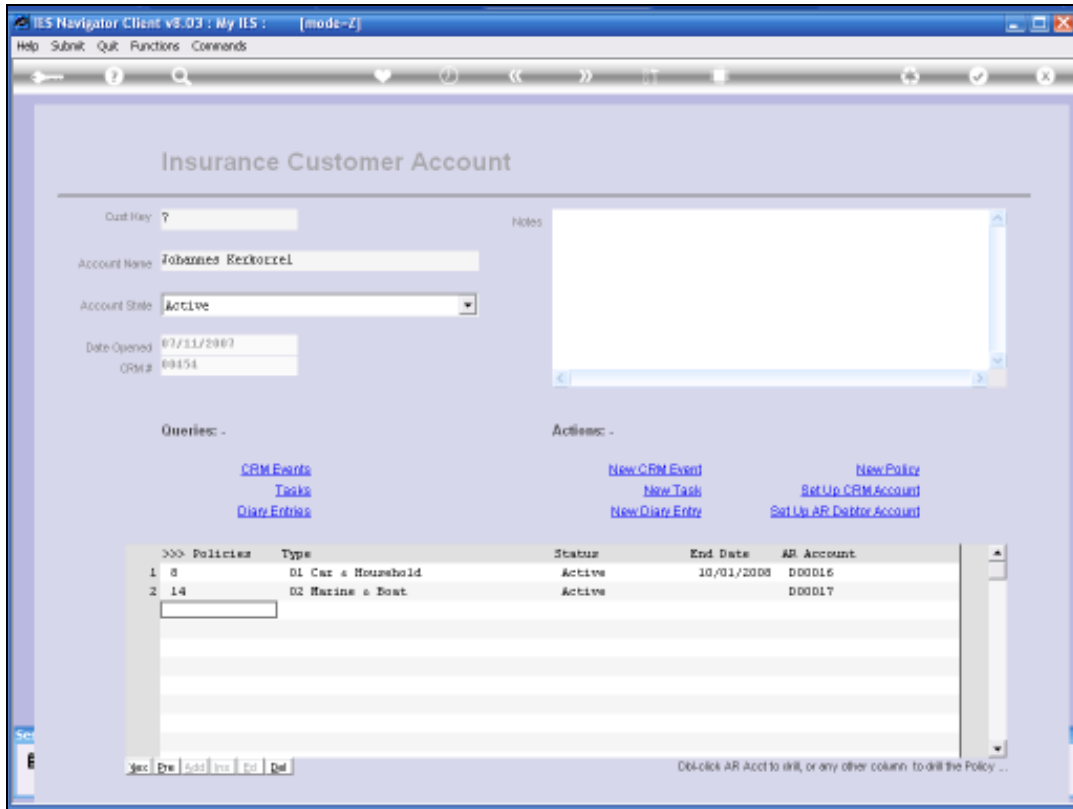
Actions:

- [New CRM Event](#)
- [New Task](#)
- [New Policy](#)
- [Set Up CRM Account](#)
- [Set Up AR Desktop Account](#)

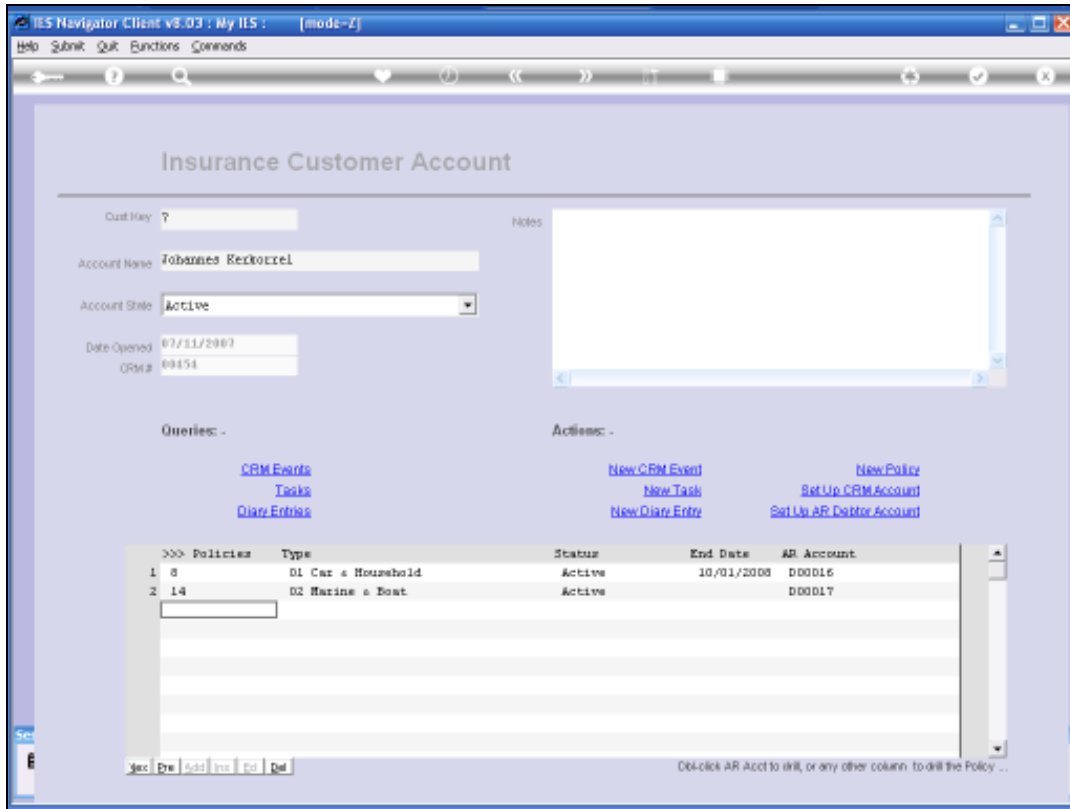
Policy	Type	Status	End Date	AR Account
1 8	D1 Car & Household	Active	10/01/2008	D00016
2 14	D2 Marine & Boat	Active		D00017
3 18	* Not Selected	Pending		

DBA-click AR Acct to drill, or any other column to drill the Policy ...

Slide 12

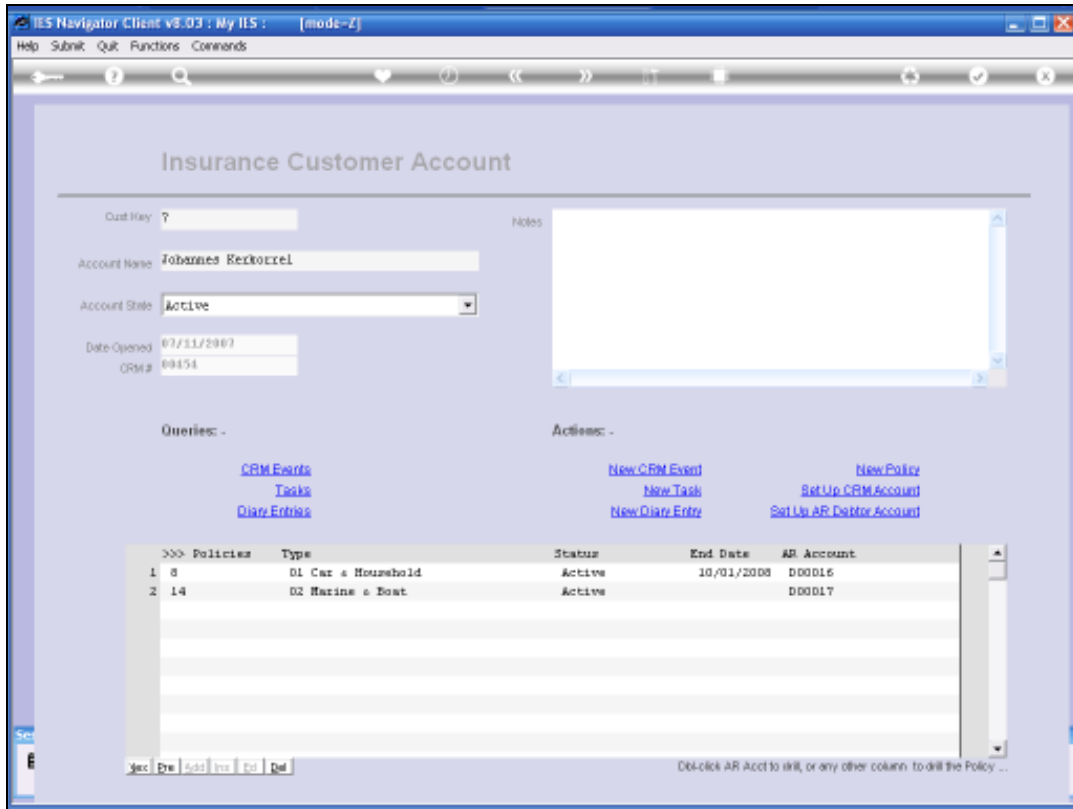


Slide 13



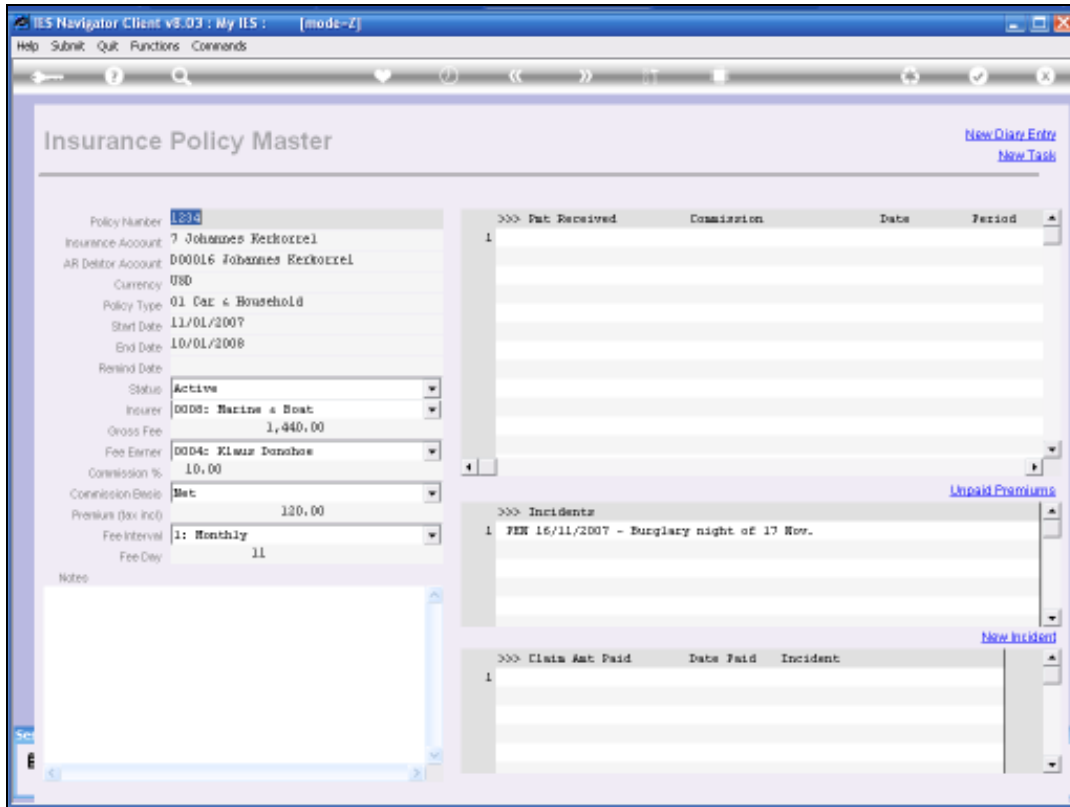
Slide 14

Now that particular Record is gone.

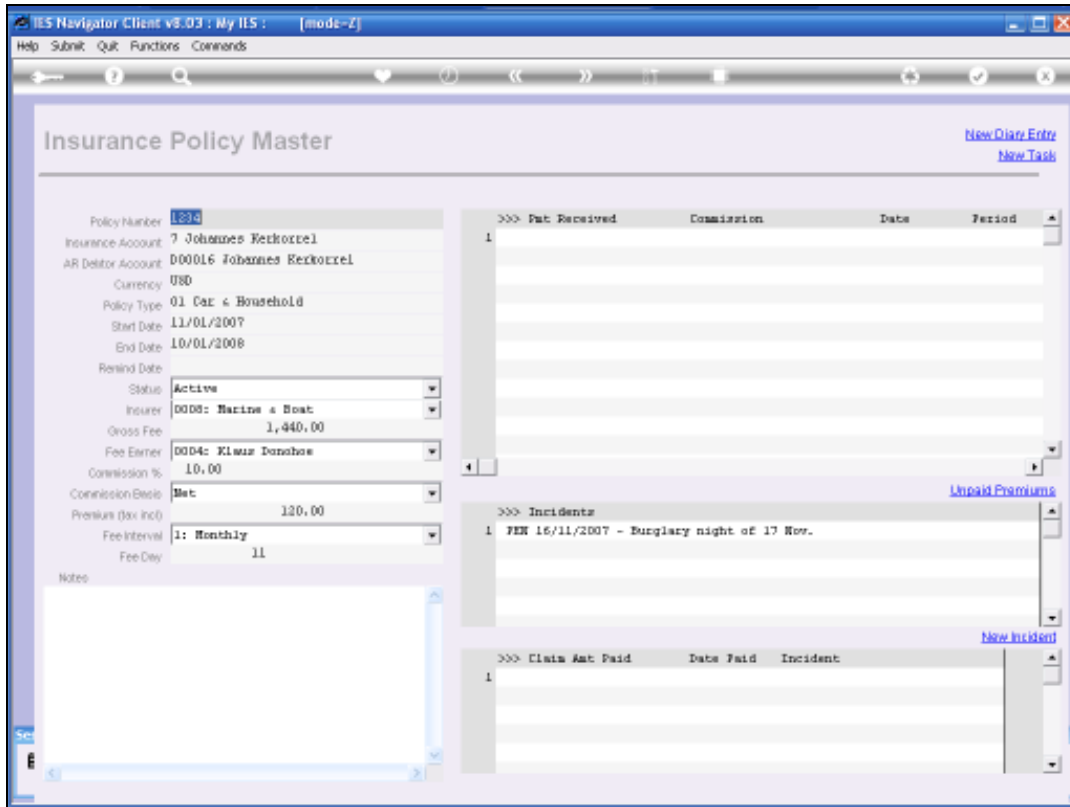


Slide 15

For any Policy that is currently listed, we can simply dbl click it to Access the Policy Record.



Slide 16



Slide 17

Out Key: ?

Account Name: Johannes Reitorrel

Account State: Active

Date Opened: 07/11/2007

ORN#: 09454

Notes:

Queries:

- [CRM Events](#)
- [Tasks](#)
- [Diary Entries](#)

Actions:

- [New CRM Event](#)
- [New Task](#)
- [New Policy](#)
- [Set Up CRM Account](#)
- [Set Up AR Desktop Account](#)

Policy ID	Type	Status	End Date	AR Account
1 8	D1 Car & Household	Active	10/01/2008	D00016
2 14	D2 Marine & Boat	Active		D00017

DBA-click AR Acct to drill, or any other column to drill the Policy ...

Slide 18

OutKey ?

Account Name: Johannes Reitorrel

Account State: Active

Date Opened: 07/11/2007

ORN#: 09454

Notes

Queries: -

- [CRM Events](#)
- [Tasks](#)
- [Diary Entries](#)

Actions: -

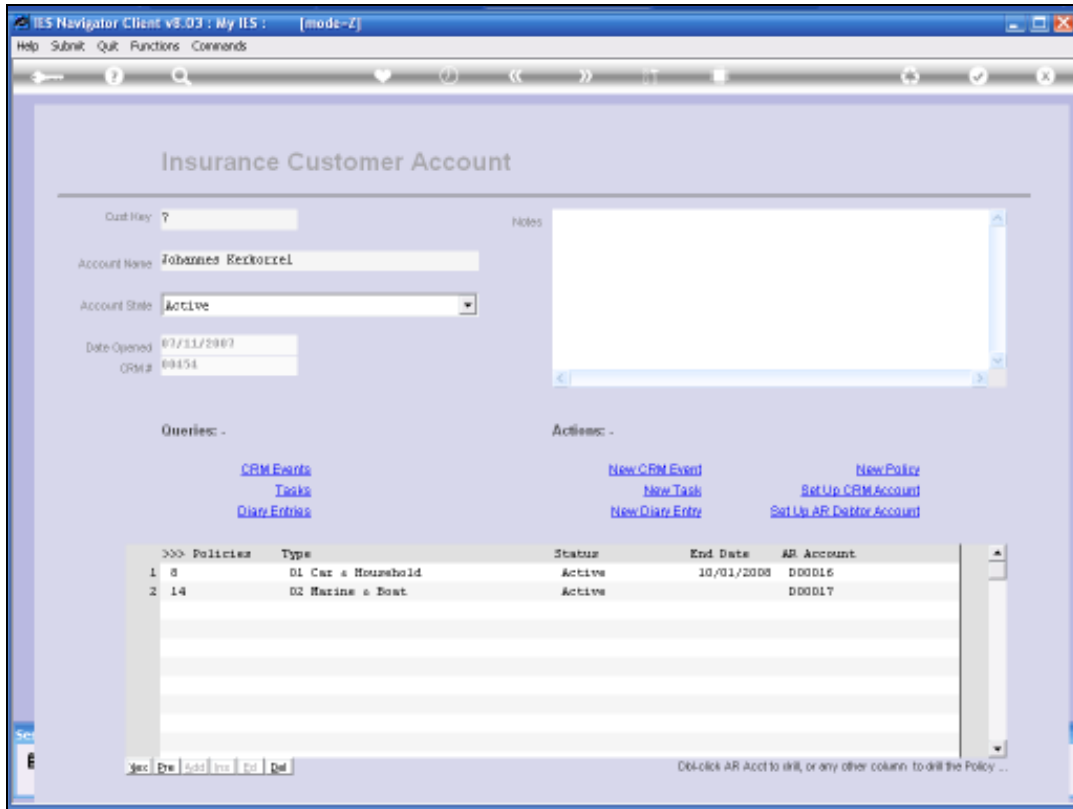
- [New CRM Event](#)
- [New Task](#)
- [New Policy](#)
- [Set Up CRM Account](#)
- [Set Up AR Desktop Account](#)

Policy	Type	Status	End Date	AR Account
1 8	D1 Car & Household	Active	10/01/2008	D00016
2 14	D2 Marine & Boat	Active		D00017

Del Del Add Ins Del Del

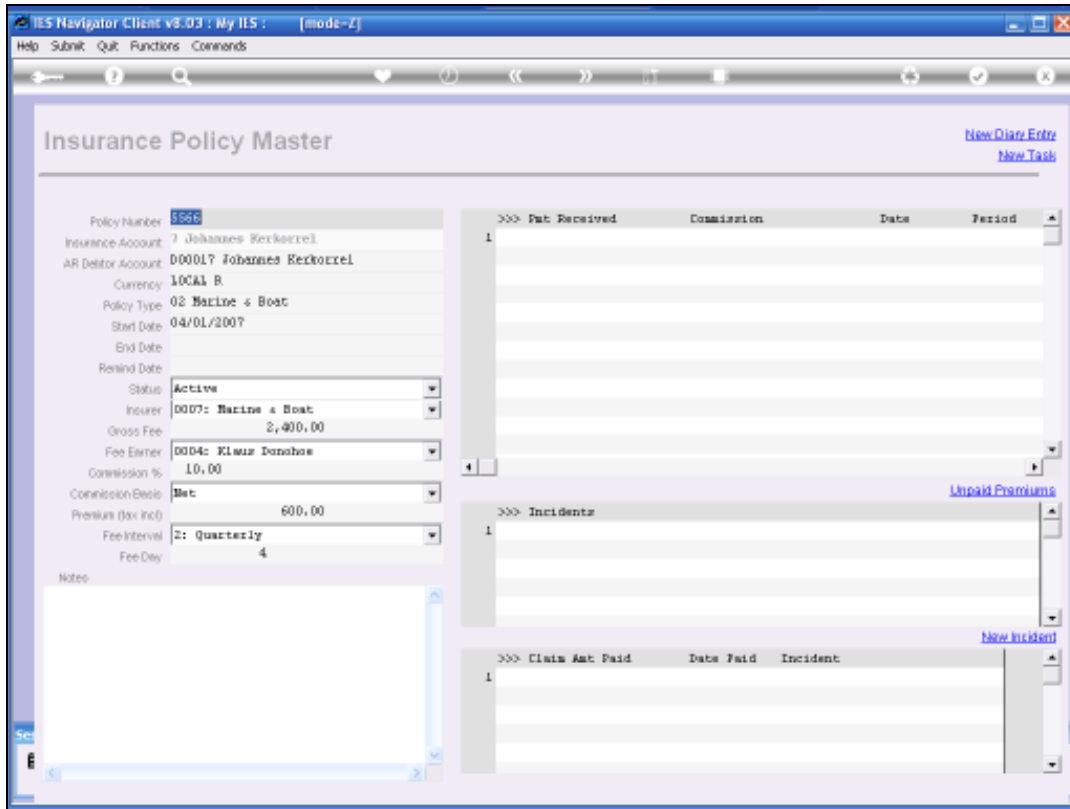
Del-click AR Acct to drill, or any other column to drill the Policy ...

Slide 19



Slide 20

We just dbl click on any Policy Record to Access it.



Slide 21

The Policy Number is only specified if and when the Policy is Issued and becomes Active. Until that time it is indicated as "New".

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New/Class Entry](#)
[New Task](#)

Policy Number: **5566**

Insurance Account: 7 Johannes Reizkorrel

AR Debtor Account: D0001? Johannes Reizkorrel

Currency: LOCAL R

Policy Type: 02 Marine & Boat

Start Date: 04/01/2007

End Date:

Renind Date:

Status: Active

Insurer: 0007: Marine & Boat

Gross Fee: 2,400,00

Fee Earner: D004: Klaus Denschow

Commission %: 10,00

Commission Base: Net

Premium (tax incl): 600,00

Fee Interval: 2: Quarterly

Fee Day: 4

Notes:

>>> Pat Received			
Pat Received	Commission	Date	Period
1			

[Unpaid Premiums](#)

>>> Incidents	
Incident	
1	

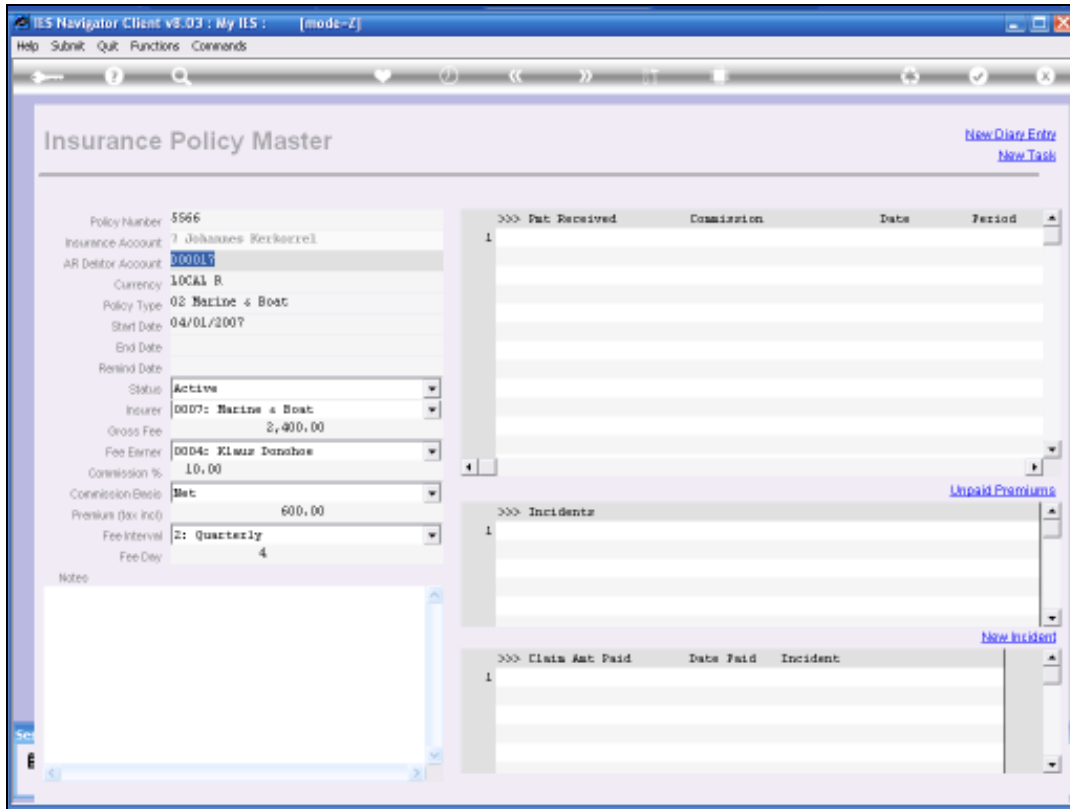
[New Incident](#)

>>> Claim Amt Paid		
Claim Amt Paid	Date Paid	Incident
1		

Slide 22

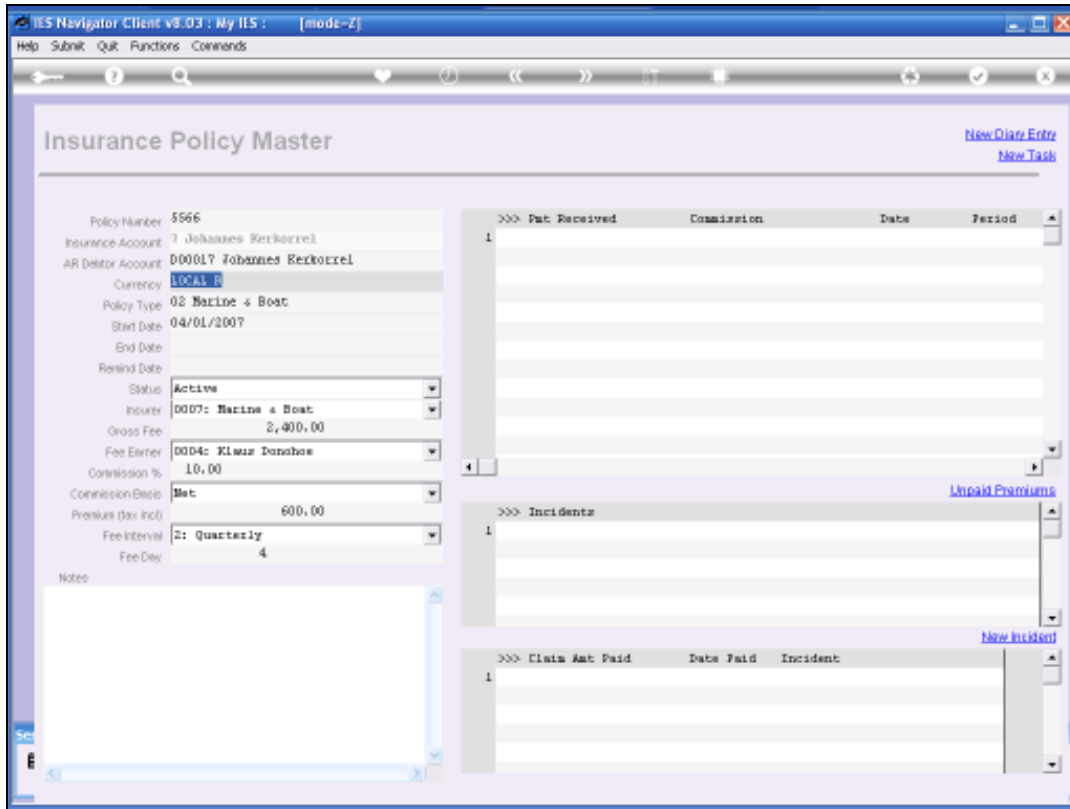
We cannot change a De-linked Insurance Account, because that is done automatically. But we can specify the Debtor Account. The Policy cannot be Active until a linked Debtor Account is specified.

This Account can be Opened from the Link available on the Insurance Account Screen and should be for the same Currency selected for the Policy.



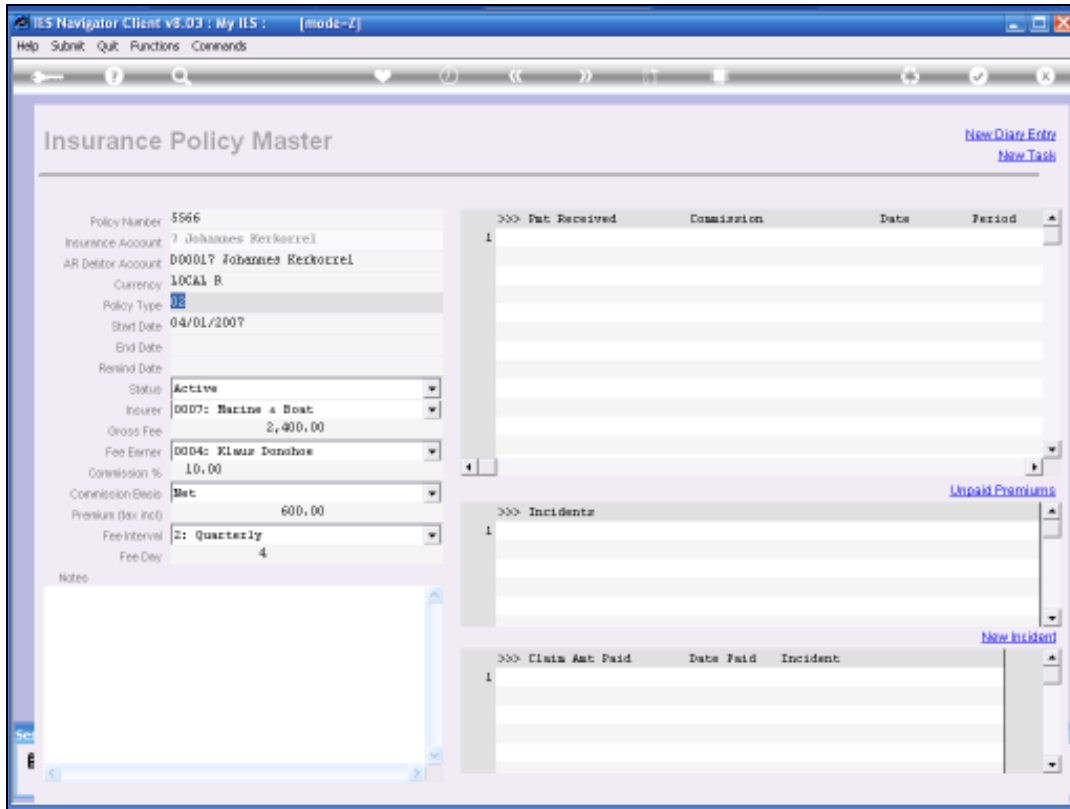
Slide 23

A Policy can be in any selected Currency that is allowed and Set up on the System.



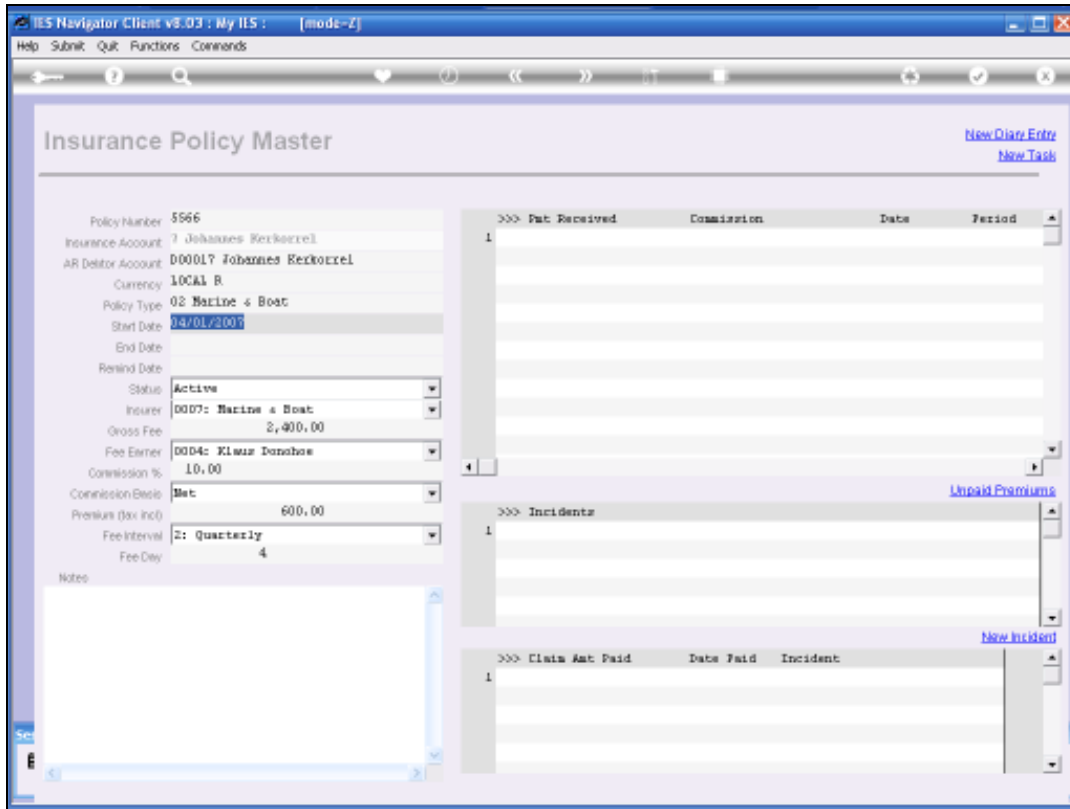
Slide 24

The Policy Type is selected from the Policy Types Catalogue.



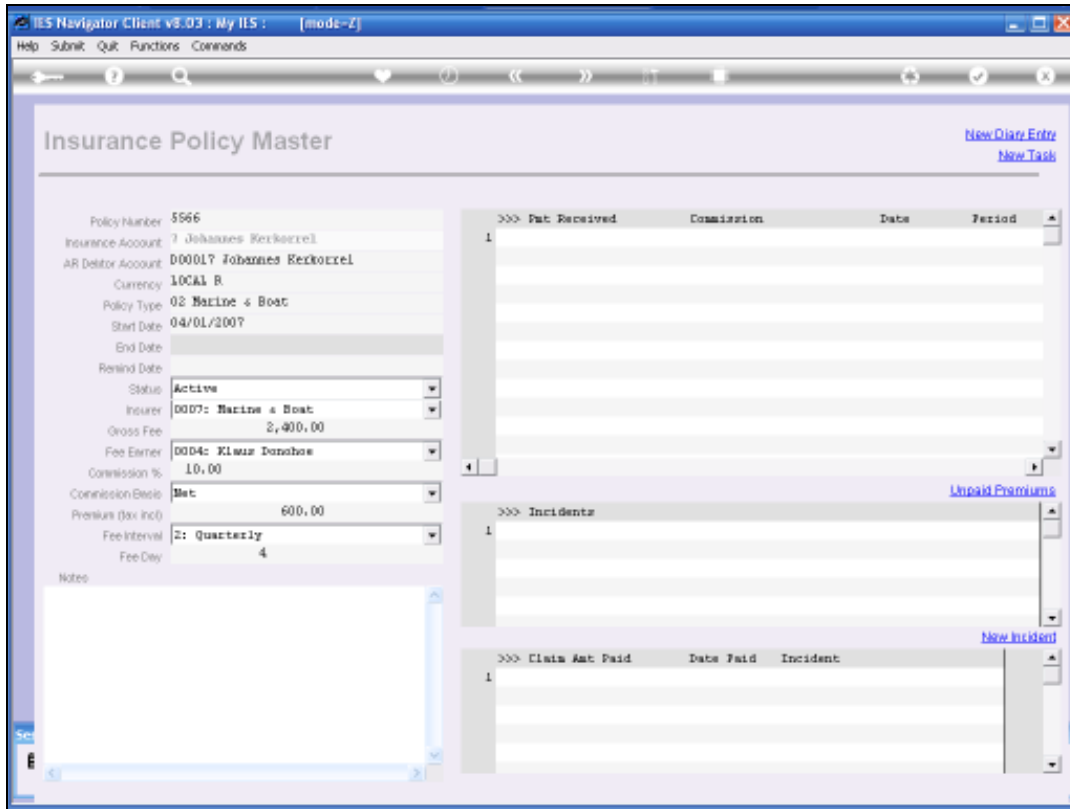
Slide 25

The "Start Date" is specified once the Policy is Issued and becomes Active and the Start Date is known.



Slide 26

The "End Date" is also indicated once the Policy is Issued, but it does not have to be specified because a Policy can also be Open-ended, where it does not have a specific "End Date".



Slide 27

The "Remind Date" can be specified at any stage and should indicate the time when this Policy should come up in the Reminder System.

The screenshot displays the 'Insurance Policy Master' window in the IES Navigator Client. The window title is 'IES Navigator Client v8.03 : My IIS : [mode-Z]'. The interface includes a menu bar (Help, Submit, Quit, Functions, Commands) and a toolbar with navigation icons. The main content area is divided into several sections:

- Policy Information:** A form with fields for Policy Number (5566), Insurance Account (7 Johannes Reiktorrel), AR Debitor Account (D0001? Johannes Reiktorrel), Currency (LOCAL R), Policy Type (02 Marine & Boat), Start Date (04/01/2007), End Date, Renewal Date, Status (Active), Insurer (D007: Marine & Boat), Gross Fee (2,400.00), Fee Earner (D004: Klaus Donohoe), Commission % (10.00), Commission Basis (Net), Premium (tax incl) (600.00), Fee Interval (2: Quarterly), and Fee Day (4). There is also a 'Notes' section with a text area.
- Payment Summary:** A table titled '>>> Pat Received' with columns for Commission, Date, and Period. It shows one entry with a value of 1.
- Incidents Summary:** A table titled '>>> Incidents' with columns for Date and Incident. It shows one entry with a value of 1.
- Claims Summary:** A table titled '>>> Claim Amt Paid' with columns for Date Paid and Incident. It shows one entry with a value of 1.

Navigation links are provided for 'New Claim Entry', 'New Task', 'Unpaid Premiums', and 'New Incident'.

Slide 28

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New Claim Entry](#)
[New Task](#)

Policy Number: 5566
 Insurance Account: 7 Johannes Rekkorrel
 AR Debtor Account: D0001? Johannes Rekkorrel
 Currency: LOCAL R
 Policy Type: 02 Marine & Boat
 Start Date: 04/01/2007
 End Date:
 Renewal Date:
 Status: Active
 Insured: Pending
 Gross Fee: Active
 Fee Earning: Cancelled
 Commission %: 10.00
 Commission Basis: Net
 Premium (Gross Inc): 600.00
 Fee Interval: Quarterly
 Fee Day: 4

Notes

Pat Received	Commission	Date	Period
1			

[Unpaid Premiums](#)

Incidents
1

[New Incident](#)

Claim Amt Paid	Date Paid	Incident
1		

Slide 29

A Policy is usually Pending until it is Issued at which time the necessary parameters, that allow it to be Active, are specified. For example, the Debtor Account, the Start Date. The Policy Number must be specified. Otherwise it would try to make it Active and Save the Record. The System will simply complain and say it cannot be Active yet because it needs to conform to certain criteria.

If a Policy does not get Issued at all, we will change it to "Cancelled" and also once a Policy has reached "End of Term" and it is no longer Active, it is not Renewed on the same Policy Number. Then it will also become "Cancelled".

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New Data Entry](#)
[New Task](#)

Policy Number: 5566
Insurance Account: 7 Johannes Reikhorst
AR Debtor Account: 00001? Johannes Reikhorst
Currency: LOCAL R
Policy Type: 02 Marine & Boat
Start Date: 04/01/2007
End Date:
Renewal Date:
Status: Active
Insurer: 0007: Marine & Boat
Gross Fee: 2,400.00
Fee Earner: 0004: Klaus Denschow
Commission %: 10.00
Commission Basis: Net
Premium (tax incl): 600.00
Fee Interval: 2: Quarterly
Fee Day: 4

Notes

>>> Pat Received			
Commission	Date	Period	
			1

[Unpaid Premiums](#)

>>> Incidents	
Incident	
	1

[New Incident](#)

>>> Claim Amt Paid		
Date Paid	Incident	
		1

Slide 30

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New Data Entry](#)
[New Task](#)

Policy Number: 5566
Insurance Account: 7 Johannes Reikhorst
AR Debtor Account: D0001? Johannes Reikhorst
Currency: LOCAL R
Policy Type: 02 Marine & Boat
Start Date: 04/01/2007
End Date:
Renind Date:
Status: Active
Insurer: D007: Marine & Boat
Gross Fee: 2,400.00
Fee Earner: D004: Klaus Denschow
Commission %: 10.00
Commission Base: Net
Premium (tax incl): 600.00
Fee Interval: 2: Quarterly
Fee Day: 4

Notes

>>> Pat Received			
Commission	Date	Period	
			1

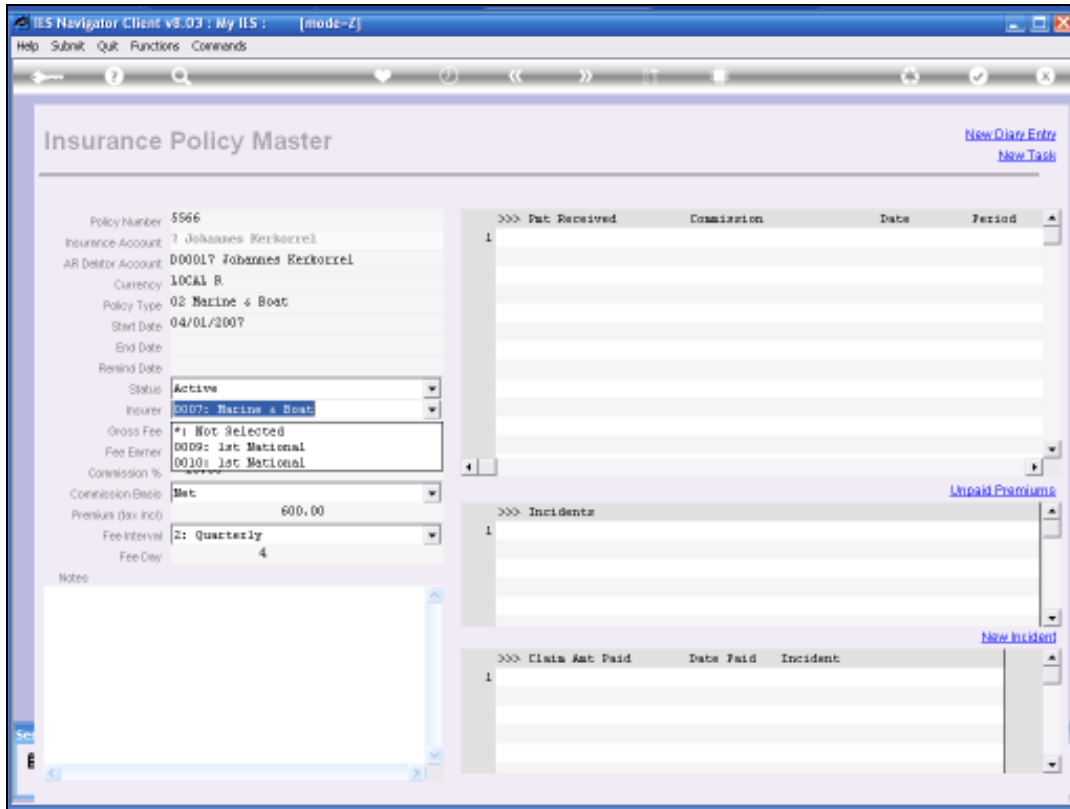
[Unpaid Premiums](#)

>>> Incidents	
Incident	
	1

[New Incident](#)

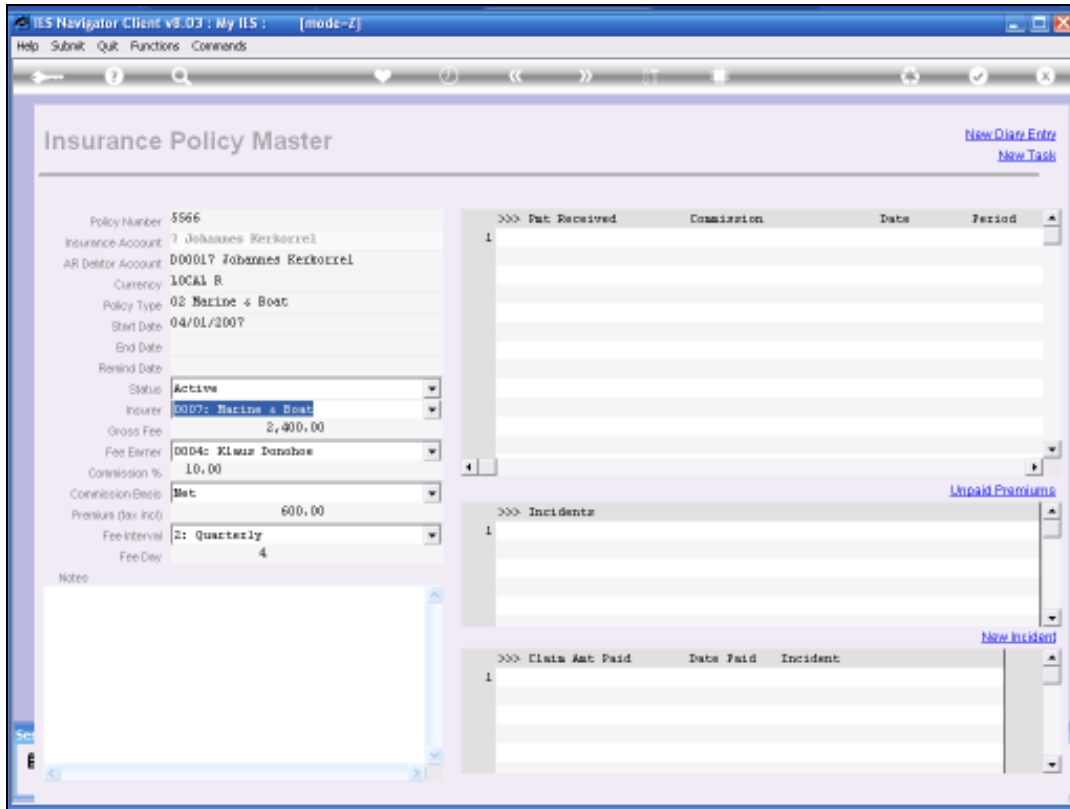
>>> Claim Amt Paid		
Date Paid	Incident	
		1

Slide 31



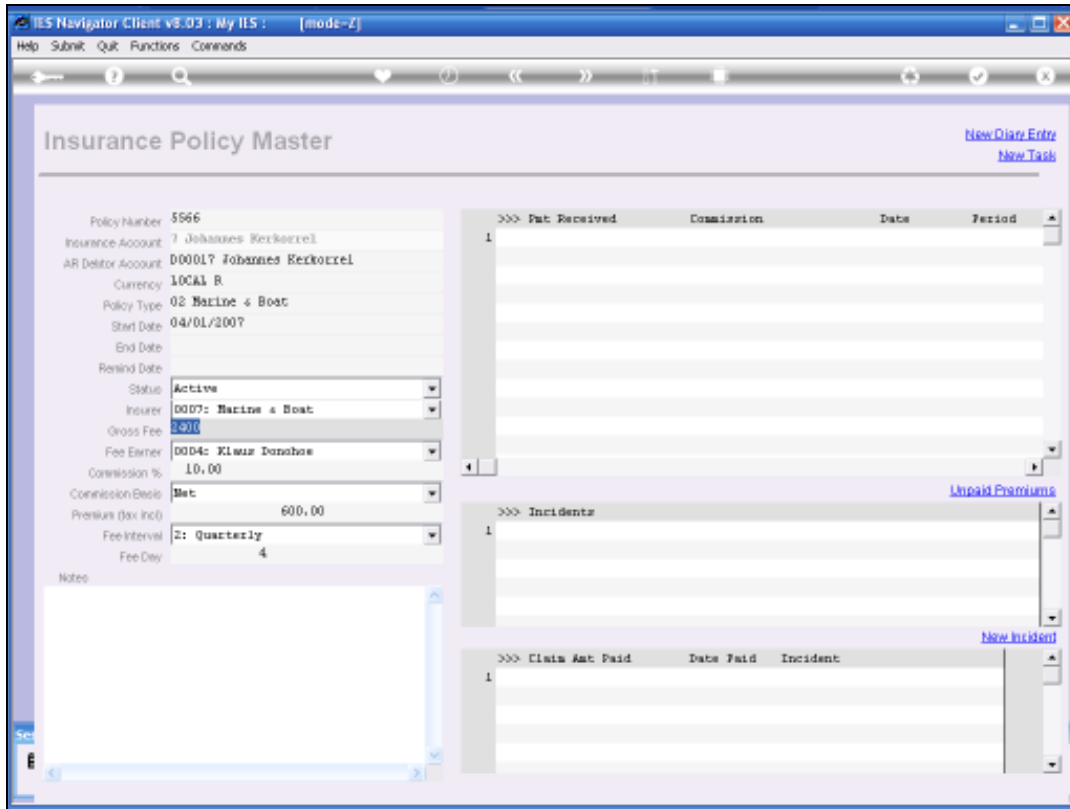
Slide 32

The Insurer must be selected from the list of Insurers or Underwriters as currently defined in our System

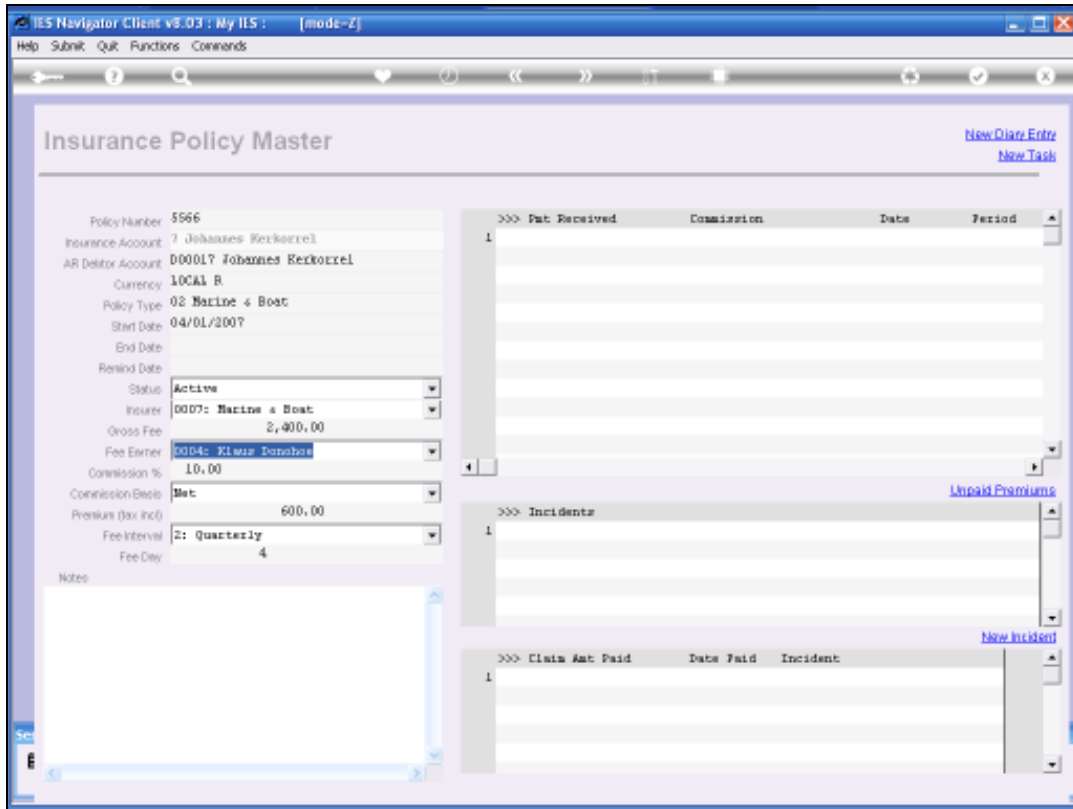


Slide 33

The "Gross Fee" is important to specify, but the System will not force it if not indicated. Then it is not available for the Reporting on Gross Written Premium.

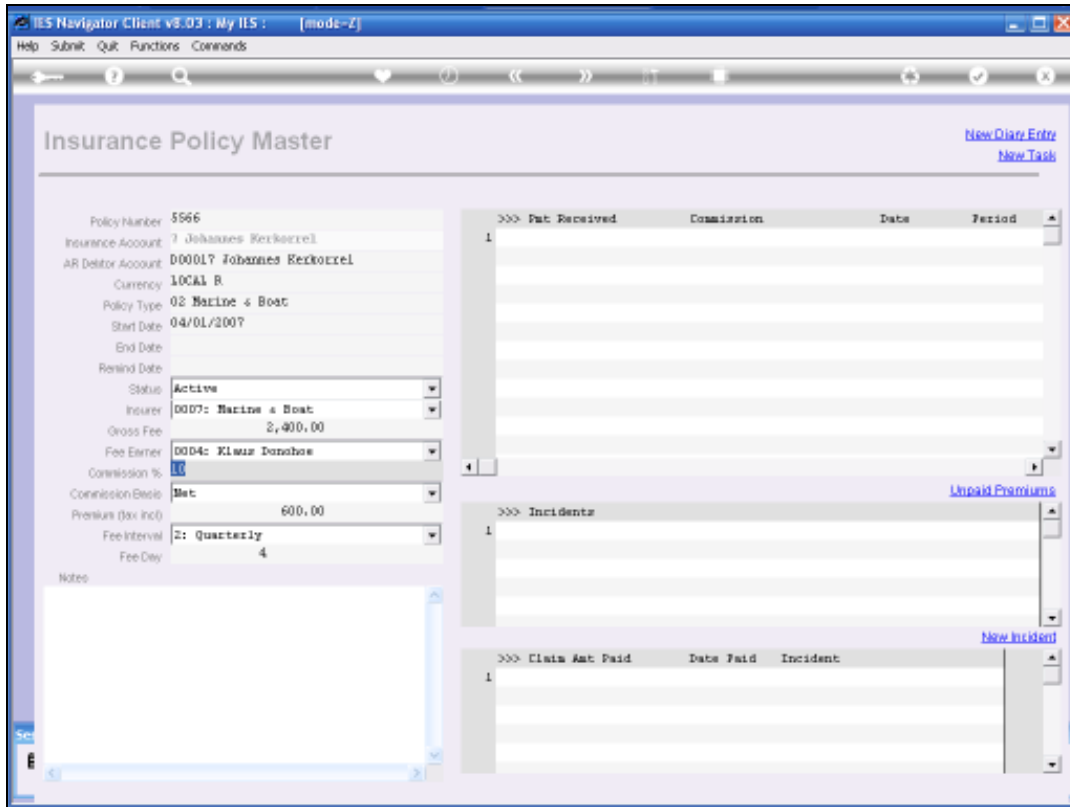


Slide 34



Slide 35

The "Fee Earner" must be selected before the Policy can be Active.



Slide 36

The Commission Basis is quite important and it can be Net or Gross. Now the difference comes in when there is Tax on the Premium.

If there is No Tax on the Premium, then it does not matter what this setting is. But when there is Tax on the Premium and the Commission Basis is Net, then the Commission is calculated on the Premium Net of the Tax that is calculated on top of the Premium.

If it is Gross then it is calculated on the full amount, including the Tax.

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New Data Entry](#)
[New Task](#)

Policy Number: 5566
Insurance Account: 7 Johannes Reikhorst
AR Debtor Account: 00001? Johannes Reikhorst
Currency: LOCAL R
Policy Type: 02 Marine & Boat
Start Date: 04/01/2007
End Date:
Renind Date:
Status: Active
Insurer: 0007: Marine & Boat
Gross Fee: 2,400.00
Fee Earner: 0004: Klaus Denschow
Commission %: 10.00
Commission Basis: Net
Premium (tax incl): 600.00
Fee Interval: 2: Quarterly
Fee Day: 4

Notes

>>> Pat Received			
Commission	Date	Period	
			1

[Unpaid Premiums](#)

>>> Incidents	
Incident	
	1

[New Incident](#)

>>> Claim Amt Paid		
Date Paid	Incident	
		1

Slide 37

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New Data Entry](#)
[New Task](#)

Policy Number: 5566
Insurance Account: 7 Johannes Reikhorst
AR Debtor Account: 00001? Johannes Reikhorst
Currency: LOCAL R
Policy Type: 02 Marine & Boat
Start Date: 04/01/2007
End Date:
Renind Date:
Status: Active
Insurer: 0007: Marine & Boat
Gross Fee: 2,400.00
Fee Earner: 0004: Klaus Denschow
Commission %: 10.00
Commission Basis: Net
Premium (Gross): Gross
Fee Interval:
Fee Day: 4

Notes

>>> Pat Received			
Commission	Date	Period	
1			

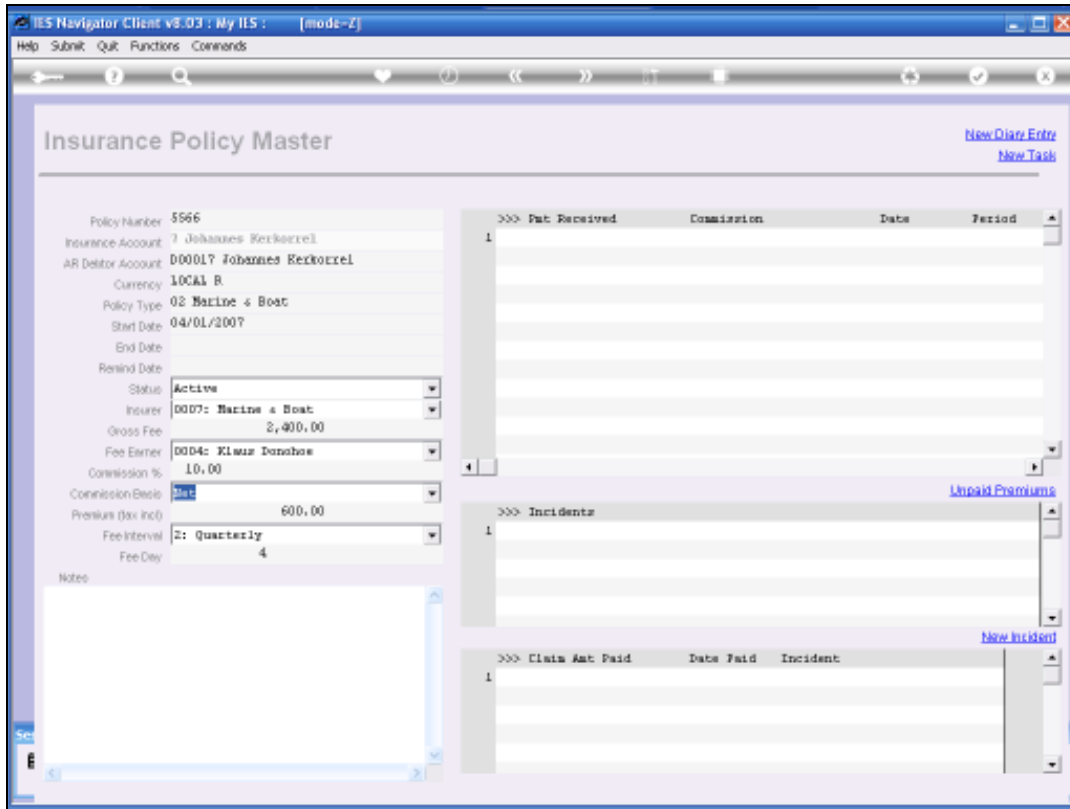
[Unpaid Premiums](#)

>>> Incidents	
Incident	
1	

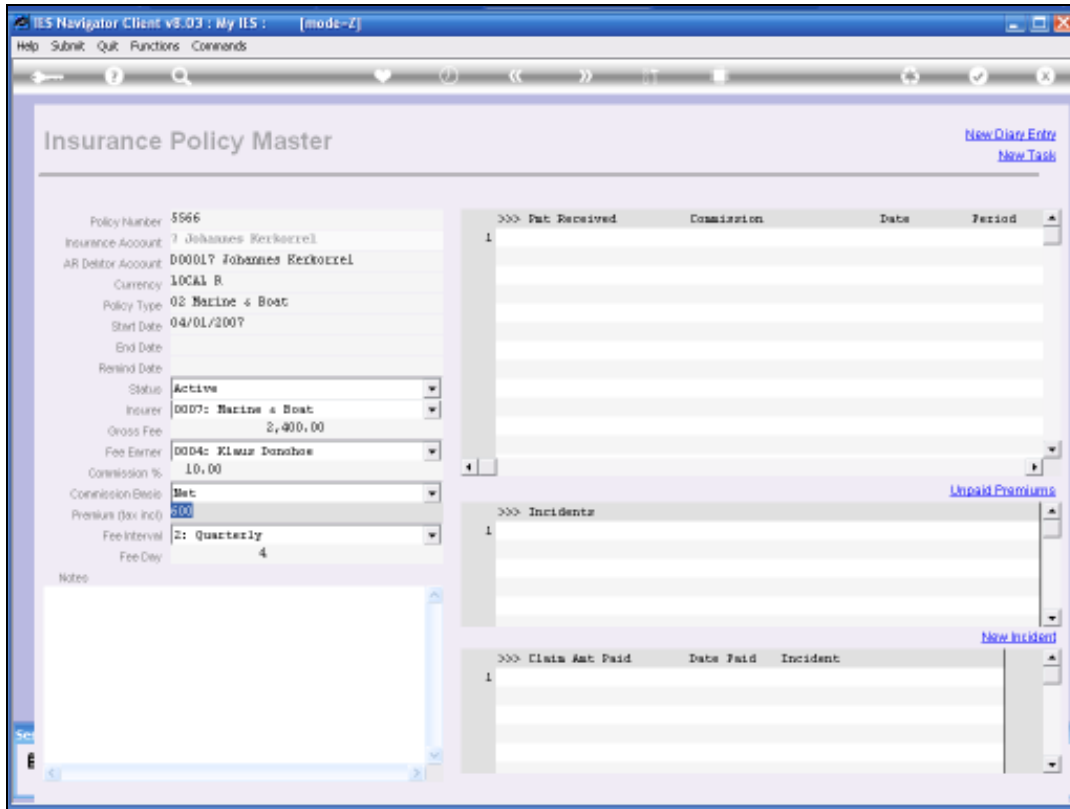
[New Incident](#)

>>> Claim Amt Paid		
Date Paid	Incident	
1		

Slide 38

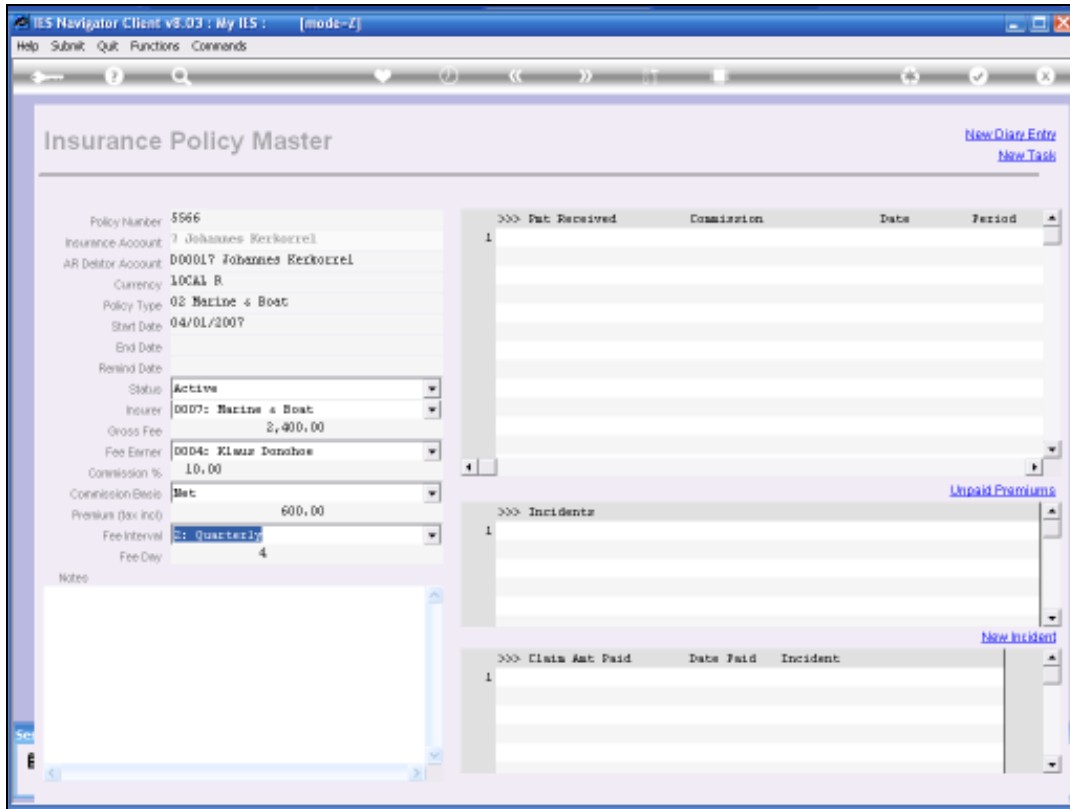


Slide 39

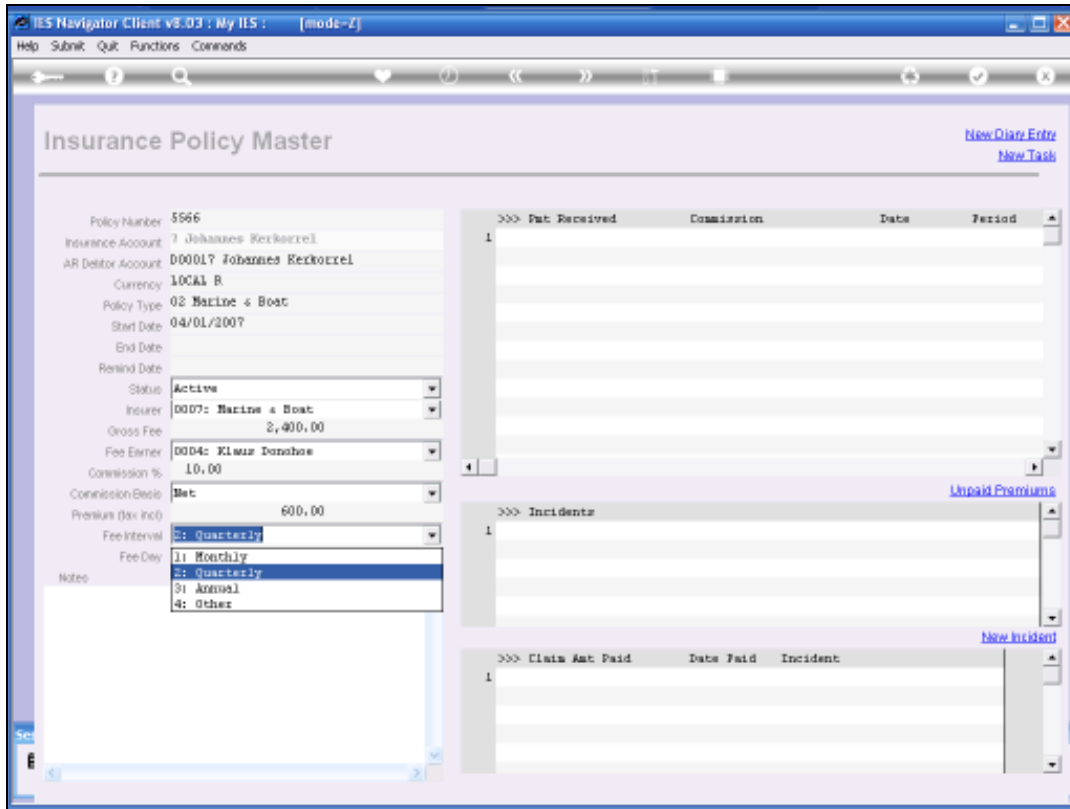


Slide 40

The Premium should be specified once it is known and when the Policy becomes Active. This amount or value is used when the System raises Premiums automatically. In other words if the Policy is payable Monthly. Then this will be the Monthly Premium. If it is Quarterly then this will be the Quarterly Premium, etc.



Slide 41



Slide 42

The interval should also be selected and of course for the first 3 Options the System will be able to automatically raise Premiums on this Policy.

If "Other" is specified then the System is not going to raise Premiums automatically, but it can be done on demand.

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New Data Entry](#)
[New Task](#)

Policy Number: 5566
Insurance Account: 7 Johannes Reikhorst
AR Debtor Account: 00001? Johannes Reikhorst
Currency: LOCAL R
Policy Type: 02 Marine & Boat
Start Date: 04/01/2007
End Date:
Renind Date:
Status: Active
Insurer: 0007: Marine & Boat
Gross Fee: 2,400.00
Fee Earner: 0004: Klaus Denschow
Commission %: 10.00
Commission Basis: Net
Premium (tax incl): 600.00
Fee Interval: Quarterly
Fee Day: 4

Notes

>>> Pat Received			
Commission	Date	Period	
1			

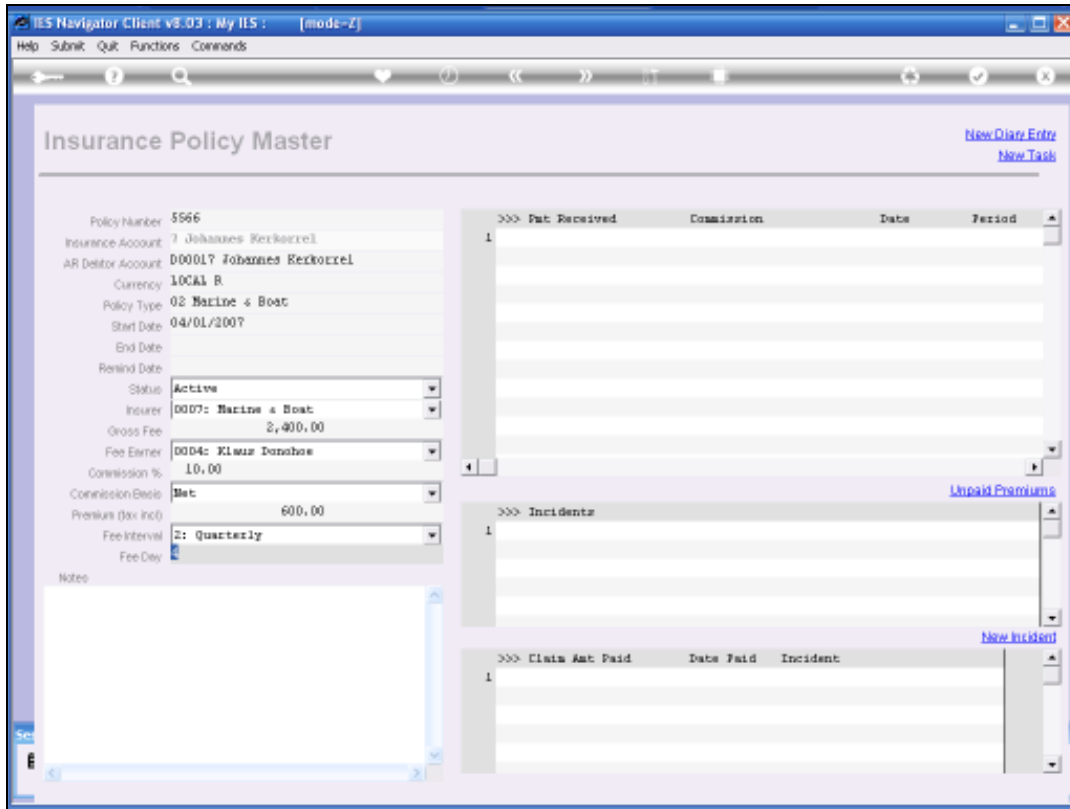
[Unpaid Premiums](#)

>>> Incidents	
Incident	
1	

[New Incident](#)

>>> Claim Amt Paid		
Date Paid	Incident	
1		

Slide 43



Slide 44

The "Fee Day" is any day of the Calendar month when the Premium is Payable or Due.

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New Data Entry](#)
[New Task](#)

Policy Number: 5566
Insurance Account: 7 Johannes Rezkorrel
AR Debtor Account: 00001? Johannes Rezkorrel
Currency: LOCAL R
Policy Type: 02 Marine & Boat
Start Date: 04/01/2007
End Date:
Renind Date:
Status: Active
Insurer: 0007: Marine & Boat
Gross Fee: 2,400.00
Fee Earner: 0004: Klaus Denschow
Commission %: 10.00
Commission Base: Met
Premium (Gross Inc): 600.00
Fee Interval: 2: Quarterly
Fee Day: 4

Notes

>>> Pat Received			
Commission	Date	Period	
			1

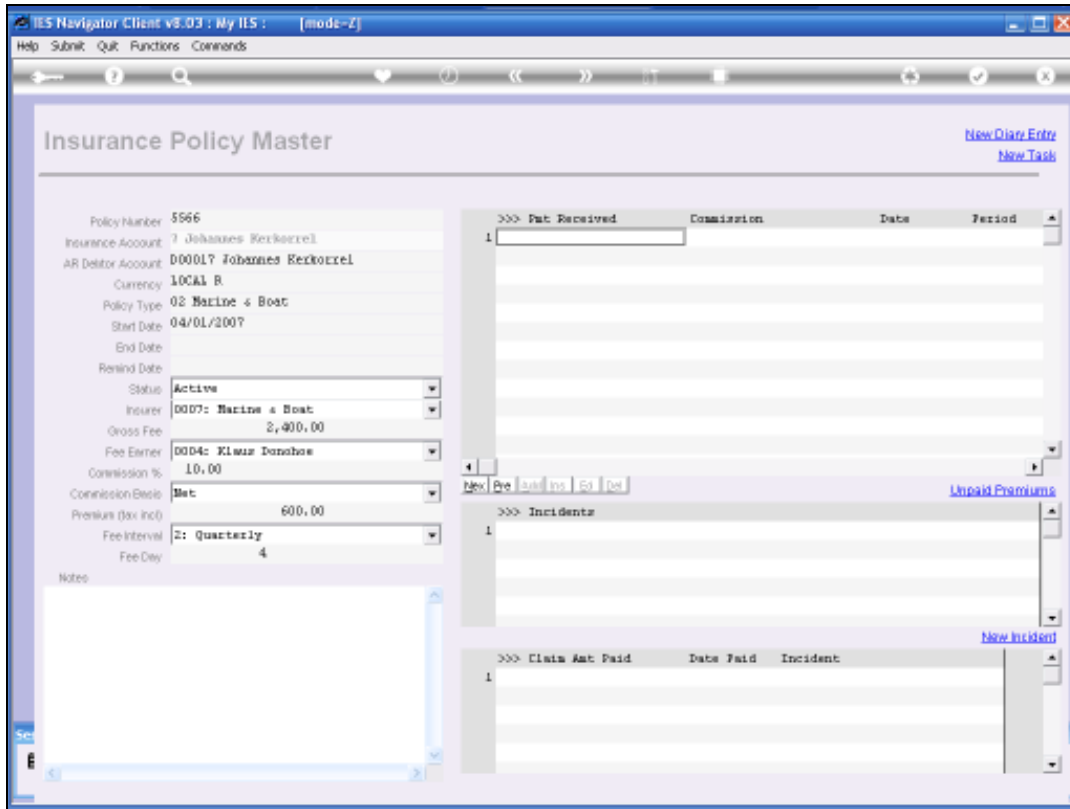
[Unpaid Premiums](#)

>>> Incidents	
Incident	
	1

[New Incident](#)

>>> Claim Amt Paid		
Date Paid	Incident	
		1

Slide 45



Slide 46

Once any Premiums have actually been Collected or Paid, payment will be listed here against the Policy and we can drill into them.

We can also drill into the Unpaid Premiums for Premiums already raised but not yet Collected.

Unpaid Premiums

Account: Johannes Kerkerrel
System Ref: 34
Policy Number: 5544

Month	Period	Day	Currency	Amount	Error	Transaction
1	200807	78 [Jul 2007]	4 LOCAL R	600.00	600.00	1455648621
2	200704	75 [Apr 2007]	4 LOCAL R	600.00	600.00	14556765290

Slide 47

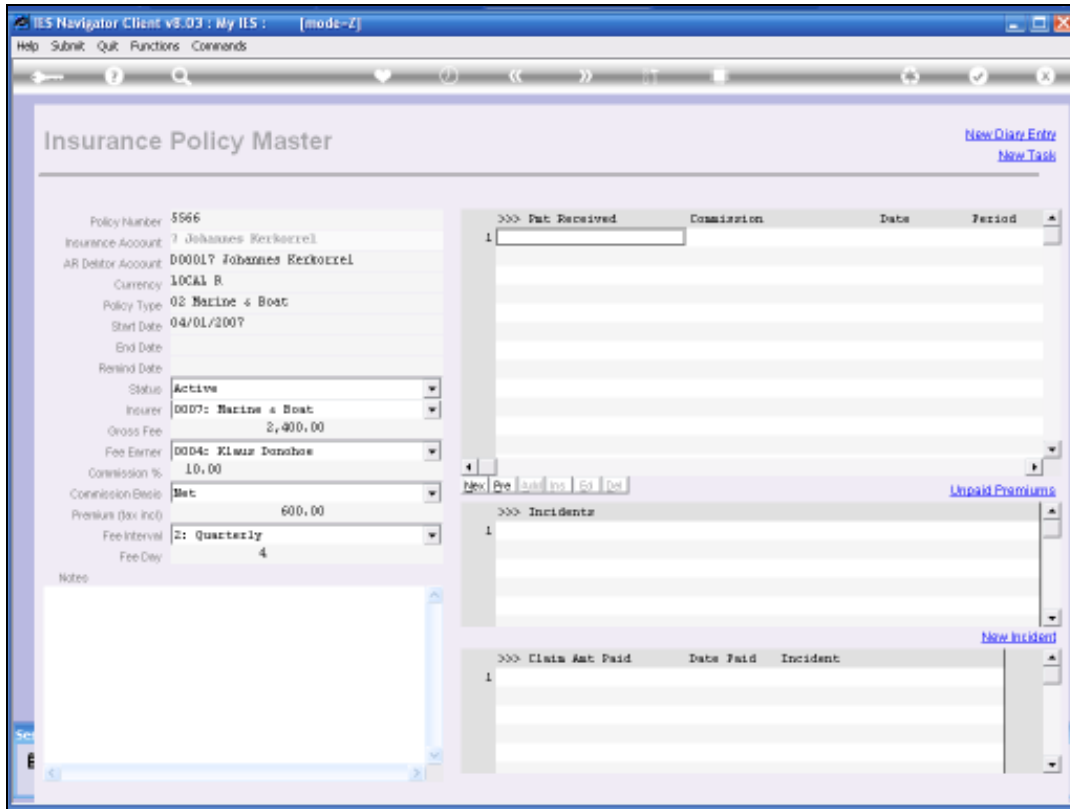
The screenshot shows a window titled "IES Navigator Client v8.03 : My IIS : [mode-Z]". The main content area is titled "Unpaid Premiums". Below the title, there is a form with the following fields:

- Account: Johannes Kerkerrel
- System Ref: 34
- Policy Number: 5546

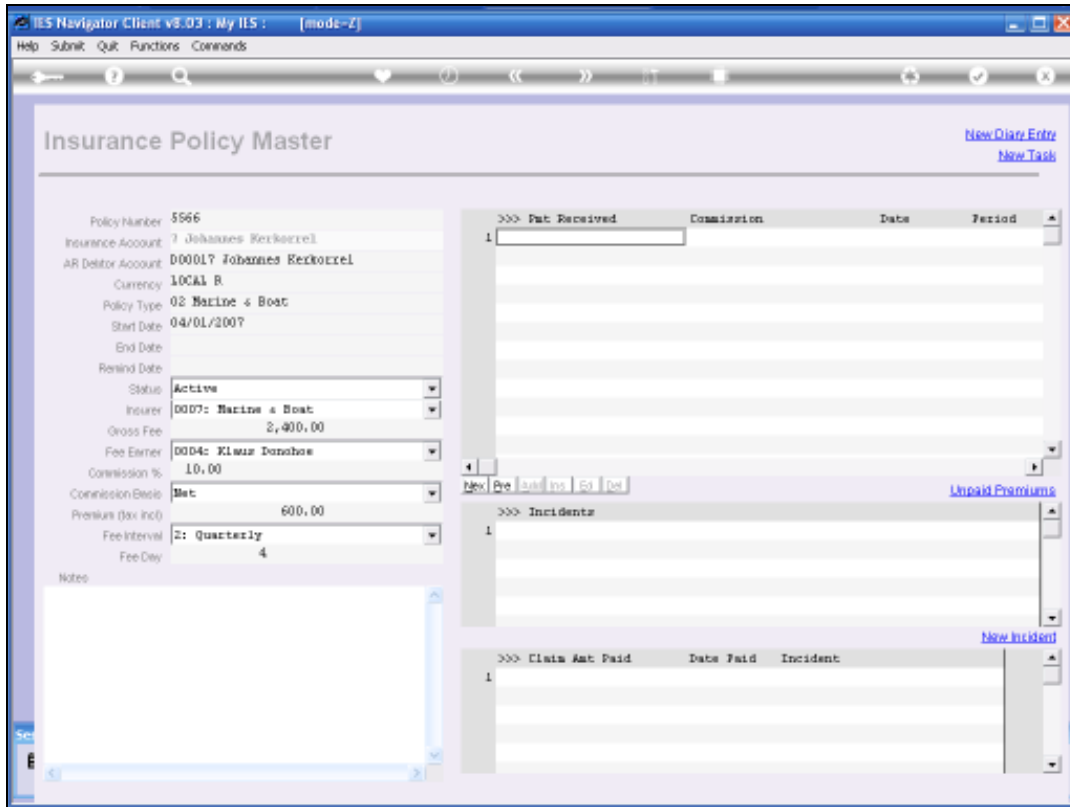
Below the form is a table with the following columns: Month, Period, Day, Currency, Amount, Error, and Transaction. The table contains two rows of data:

Month	Period	Day	Currency	Amount	Error	Transaction
1	200807	78 [Jul 2007]	4 LOCAL R	600.00	600.00	1455648621
2	200704	75 [Apr 2007]	4 LOCAL R	600.00	600.00	14556765290

Slide 48



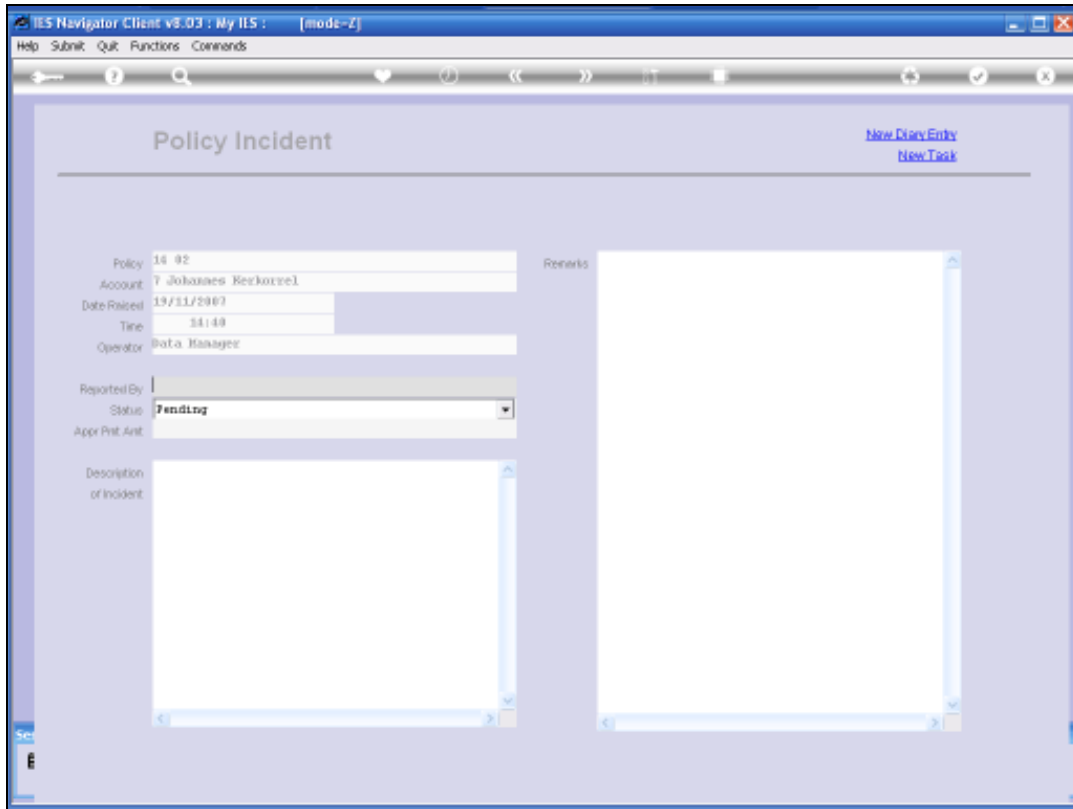
Slide 49



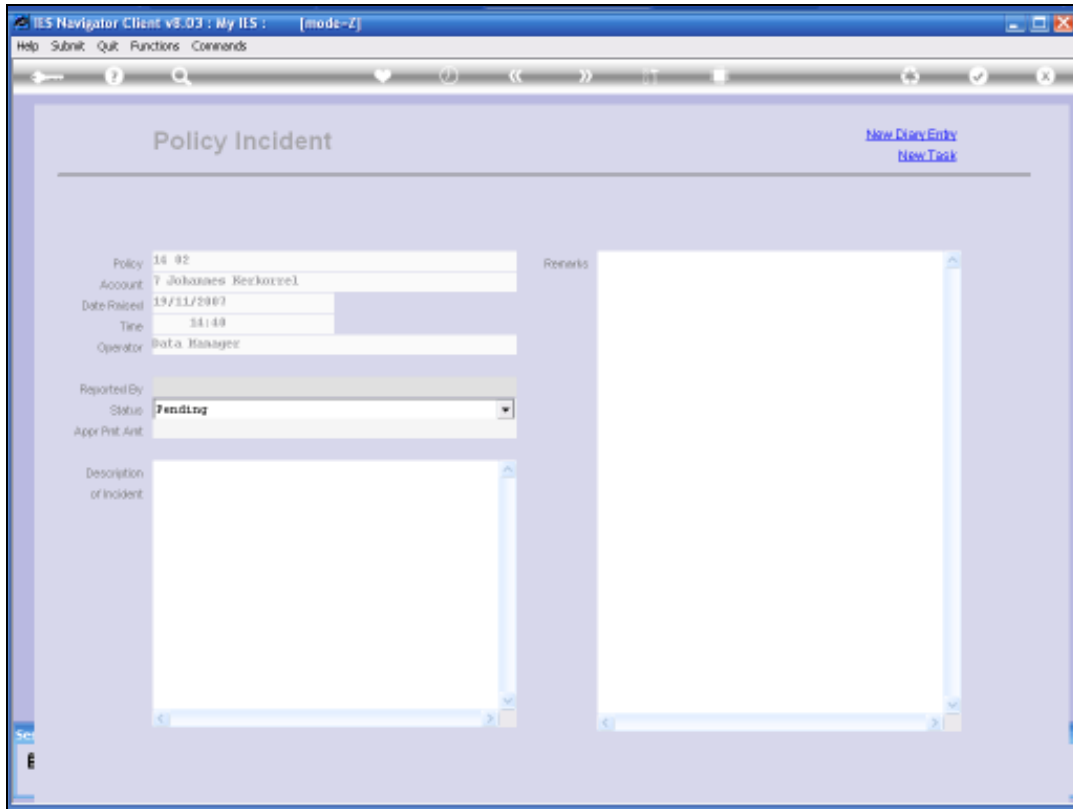
Slide 50

We can also raise Incidents against the Policy and these Incidents typically may result in Claims.

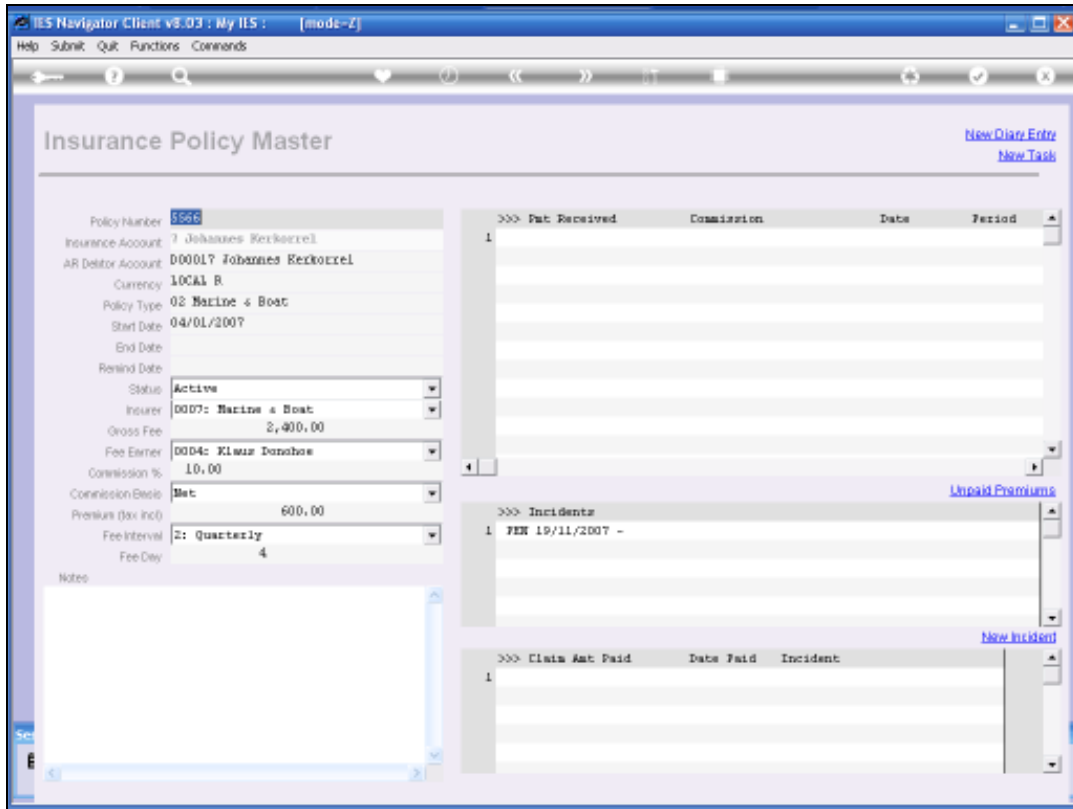
But an Incident itself does not necessarily mean there is a Claim.



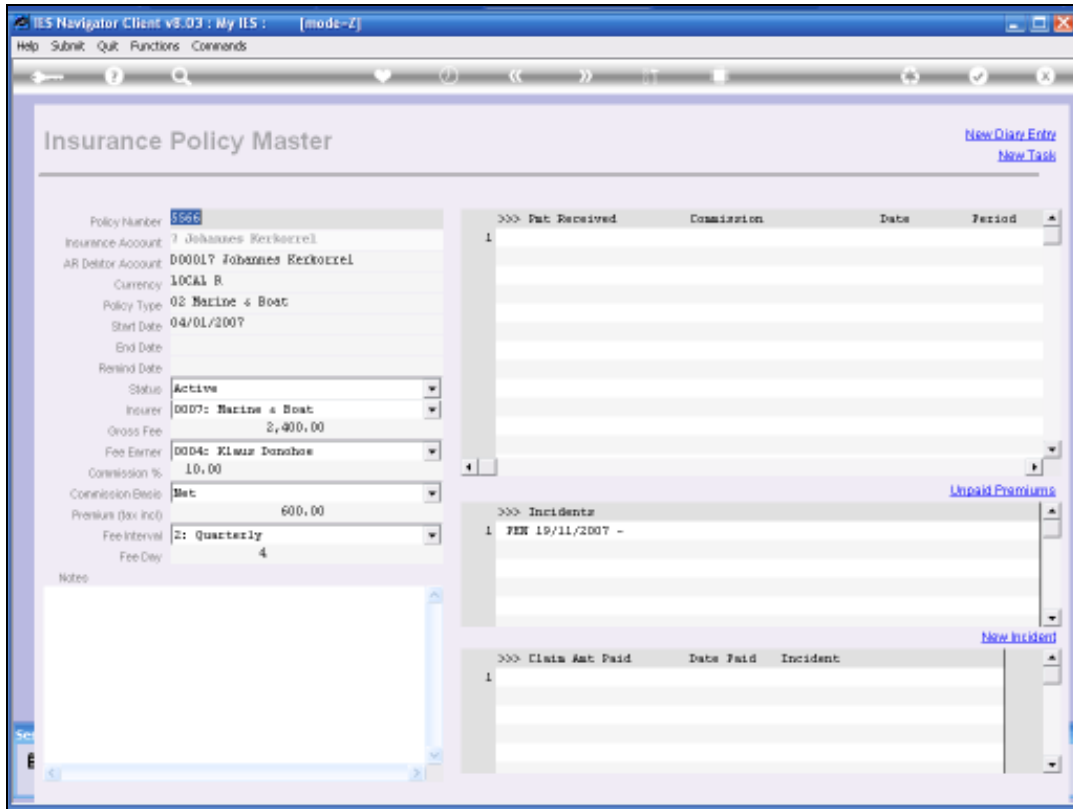
Slide 51



Slide 52



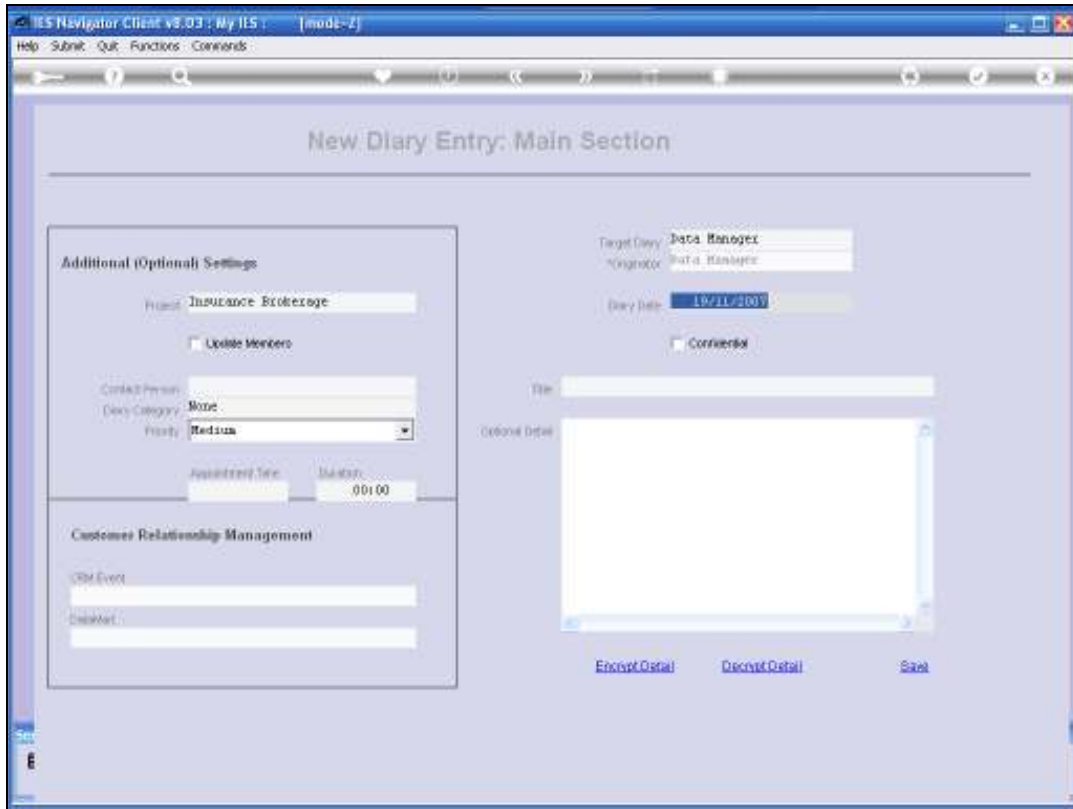
Slide 53



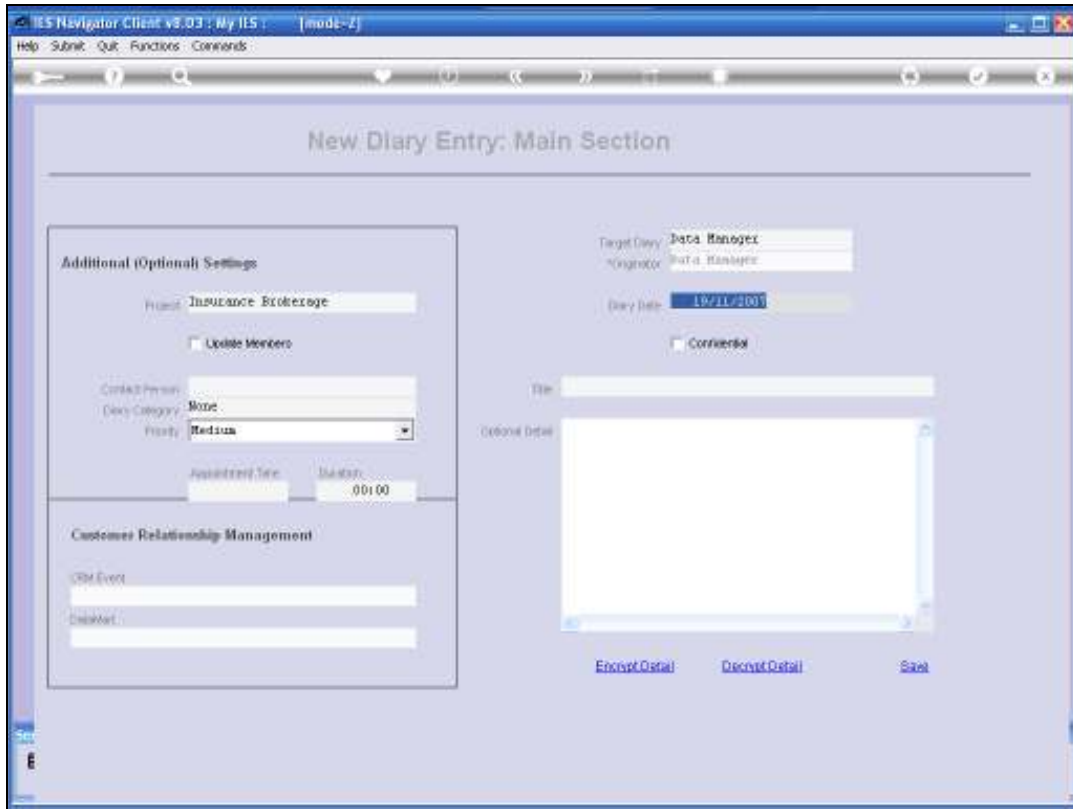
Slide 54

We can also raise New Diary entries directly from the Policy Master and in this case, such a New Diary entry will be flagged for this Insurance Account.

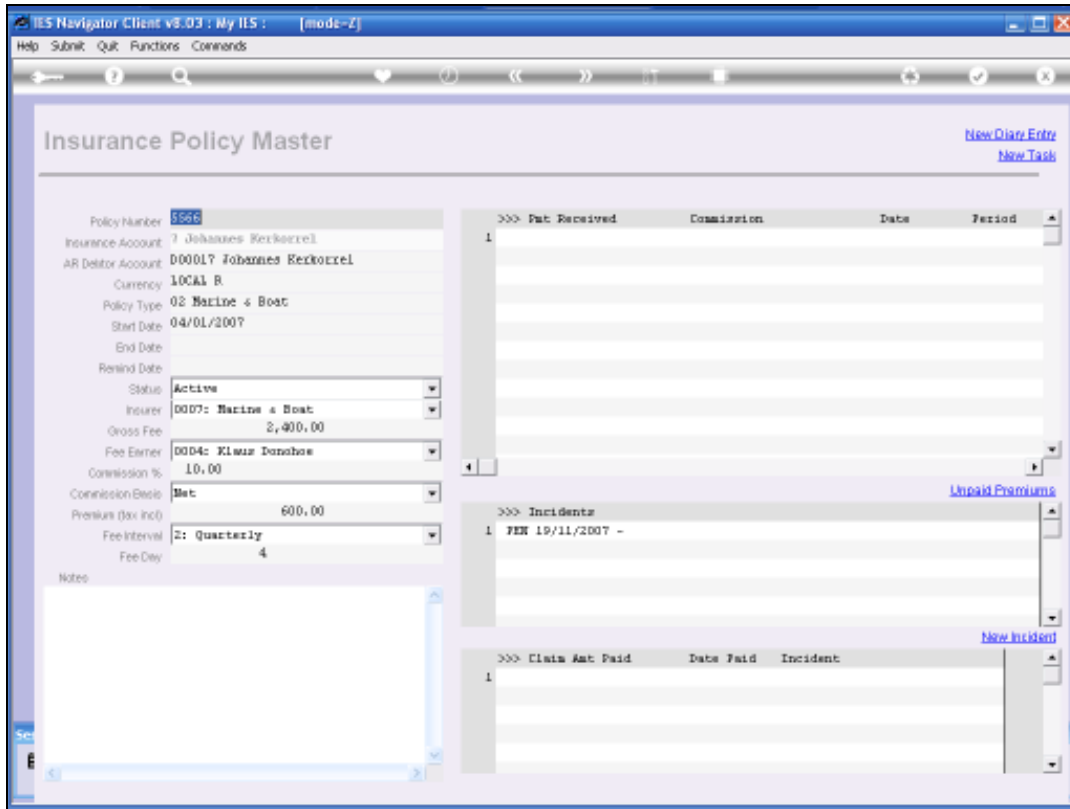
Not necessarily this Policy, but this Insurance Account that is linked to this Policy.



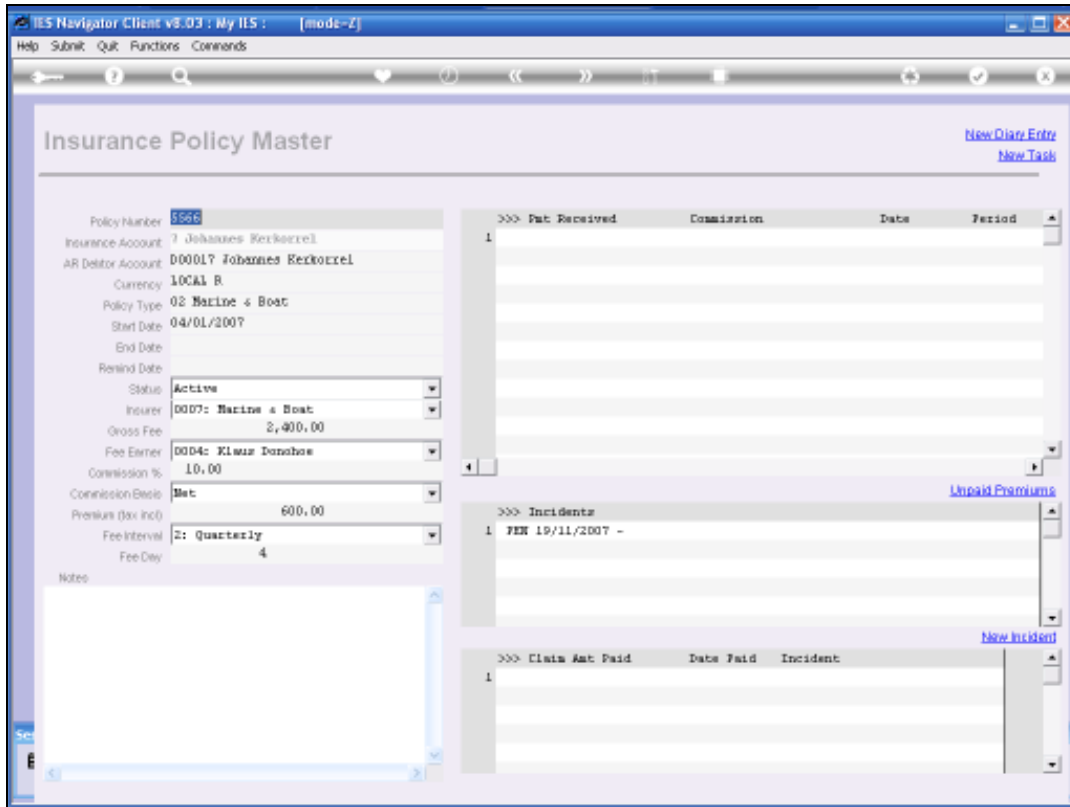
Slide 55



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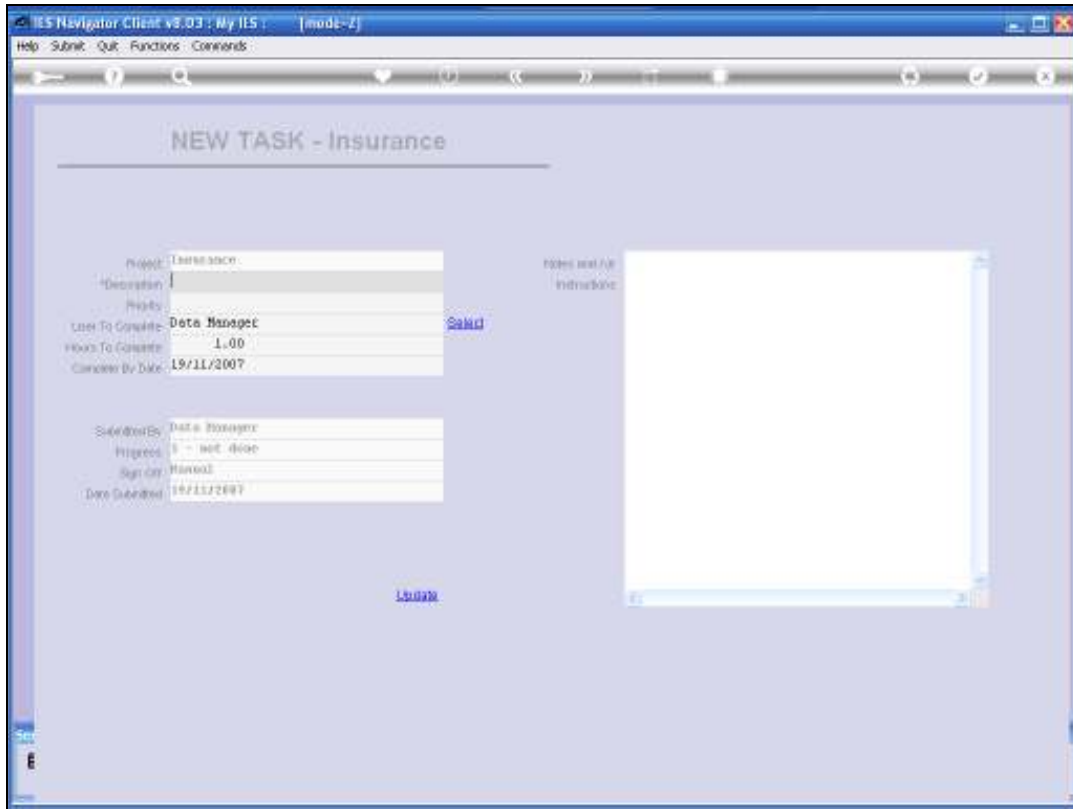


Slide 57

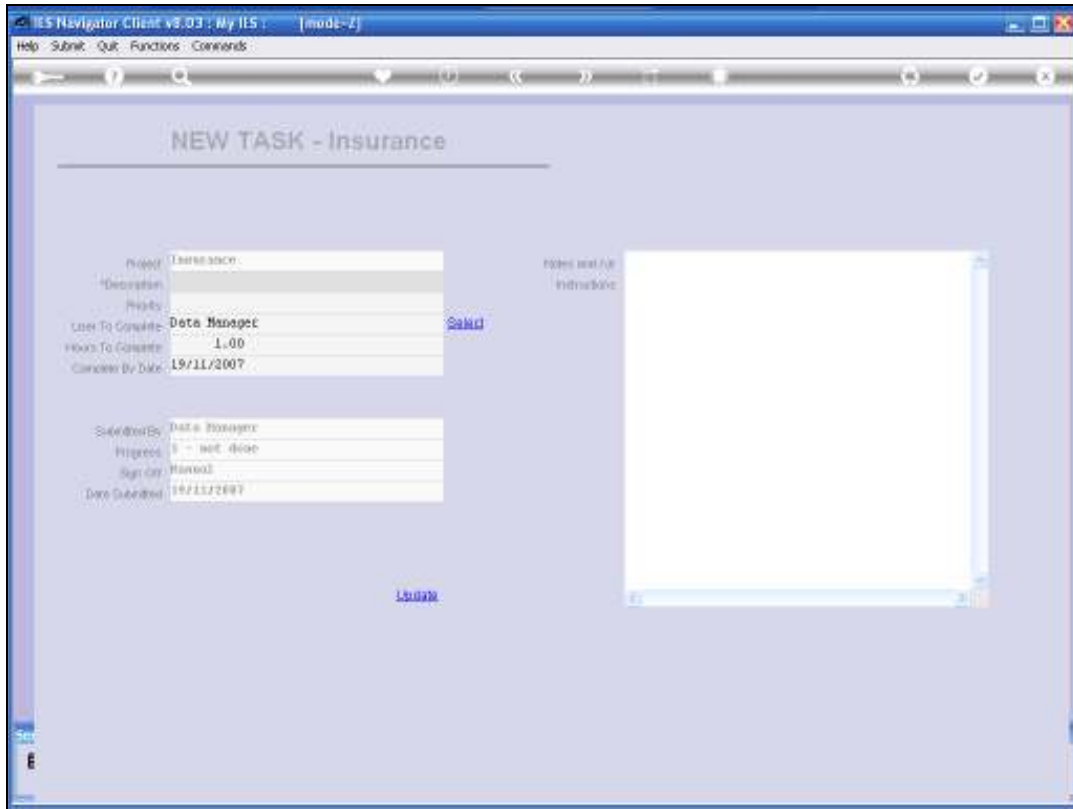


Slide 58

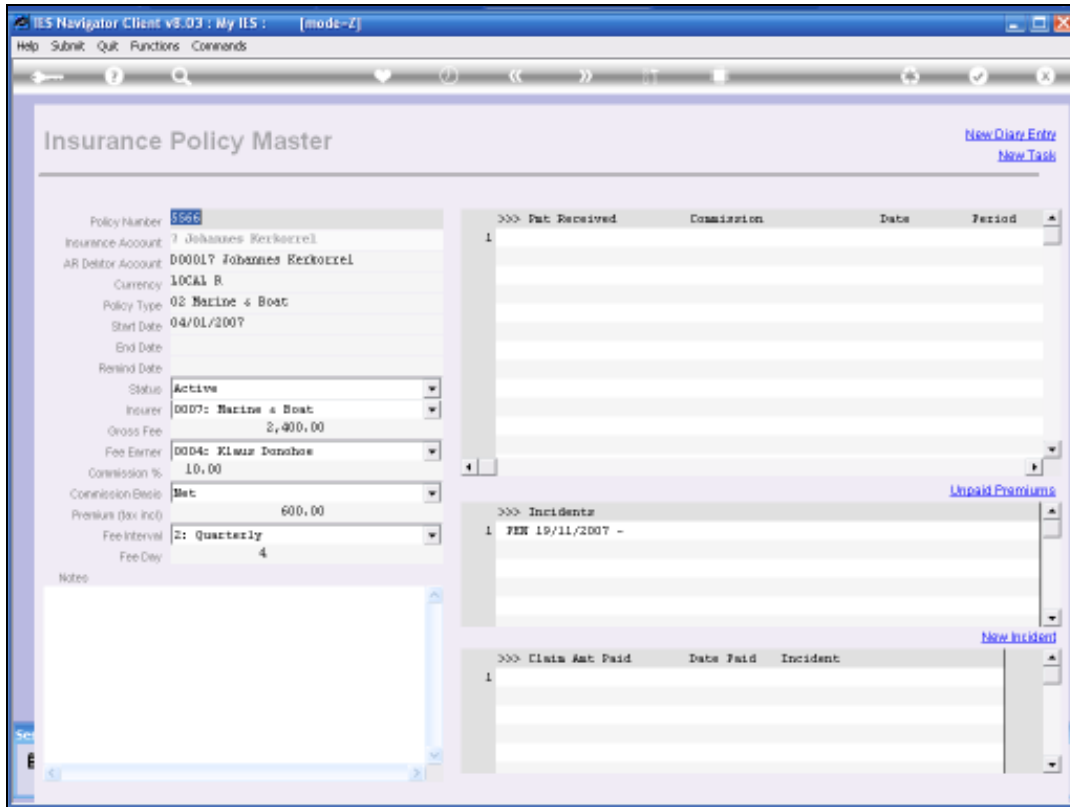
And we can also submit New Tasks that will go directly into the Insurance Queue.



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Slide 60



Slide 61

IES Navigator Client v8.03 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Insurance Policy Master

[New/Class Entry](#)
[New Task](#)

Policy Number	5566
Insurance Account	7 Johannes Reizkorrel
AR Debtor Account	D0001? Johannes Reizkorrel
Currency	LOCAL R
Policy Type	02 Marine & Boat
Start Date	04/01/2007
End Date	
Renewal Date	
Status	Active
Insurer	D007: Marine & Boat
Gross Fee	2,400,00
Fee Earning	D004: Klaus Dorschner
Commission %	10,00
Commission Base	Net
Premium (Gross Inc)	600,00
Fee Interval	2: Quarterly
Fee Day	4

Notes

>>> Pat Received	Commission	Date	Period
1			

[Unpaid Premiums](#)

>>> Incidents
1 FEB 19/11/2007 -

[New Incident](#)

>>> Claim Amt Paid	Date Paid	Incident
1		

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So we could say that the Policy Master is dealt with on a step-by-step basis.

We can Create it or Open the Record initially without the Policy having been Issued.

Perhaps a Quote has been raised. We do not know the Policy Number or any of those particular details at this stage, but we can Open the Policy Record and when the other information becomes available, the Policy is Issued and it becomes Active.

Then of course we can indicate all the rest of the information and we can do further Maintenance at any stage.