

QCommission enables you to quickly calculate commission, verify results and distribute this information to your agencies, agents, brokers and staff. You can present the commission information in such a way that the sales people clearly understand what they are being paid and why they are being paid at a very detailed level. Excel and manual calculations can introduce a lot of errors into your calculations and cause your sales people to lose trust in you. QCommission can help avoid that by calculating all commissions systematically and reliably.

## Calculate Accurately with Flexible Rules

QCommission provides a lot of flexibility to set up commission plans that are unique to your company and your staff.

- Import incoming commissions from carrier files
- Pay commissions on New policies written
- Pay commissions against policy renewals
- Pay commissions against premiums.
- Process multiple carrier files and credit sales people
- Split commissions with payees
- Split commissions between multiple payees for a policy
- Provide override commissions to agencies
- Provide override commissions to internal staff
- Vary commissions by carrier, type of insurance product, year written, etc
- Pay residual commissions forever
- Pay different commission rates based on year of premium
- Deduct various fees such as marketing and desk fees
- Deduct commissions for cancelled policies
- Pay weekly, bi-weekly, twice-monthly, monthly
- Pay overrides to sales managers.
- Pay draws or guaranteed payouts.

## Reporting

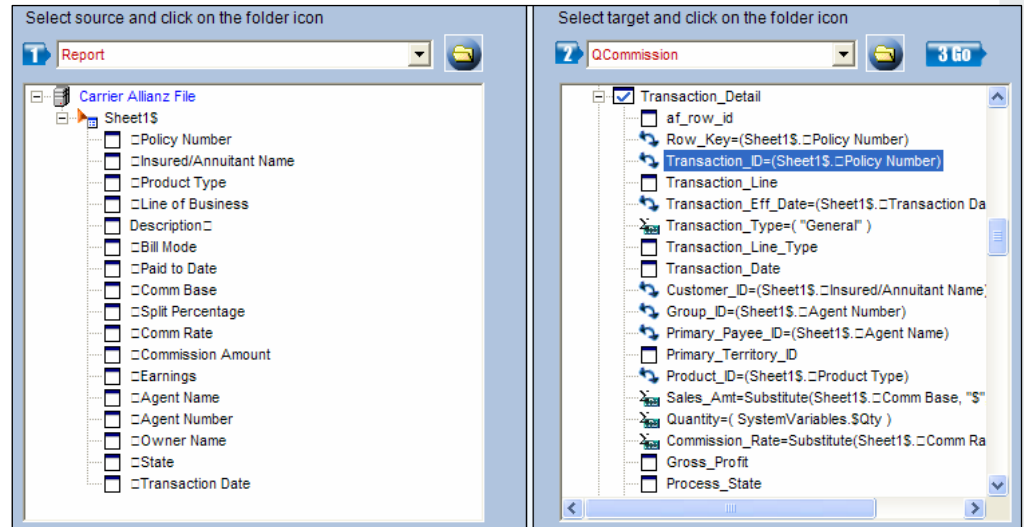
QCommission stores all data entered and all payout calculations.

- Produce Carrier commission reconciliation reports
- Produce detailed commission statements by payee.
- Reproduce commission statements for prior periods.
- Report on split credits and uncredited transactions.
- Analyze historical transaction and payment information
- Email commission statements to payees.
- View commission statements through the web

## Import/ Export

QCommission is designed to integrate with QuickBooks™, Salesforce.com, SAP Business One, Sage Peachtree MS Dynamics GP, MS Dynamics Axapta and many others. QCommission can also accept Excel, fixed file and delimited format files. QCommission can also process some PDF format files. QCommission can also operate stand-alone.

- Import data from accounting system including Invoices, Expenses, Payees, Customers and Products.
- Import from Carrier data from Excel, PDF and fixed or text-delimited files.
- Restrict Transaction import using a date range.
- Export Commissions payouts for accounts payable and payroll
- Export data to Excel, and fixed or text-delimited file formats.



## Case Study

### QCommission Automates Commissions for Insurance Agency

WestCorp Financial Service Inc. provides solutions and expertise in employee benefits, business continuation, qualified or non-qualified benefits, executive benefits and retirement, providing the right resources from a comprehensive spectrum of products and services. They are headquartered in Folsom, CA, USA.

WestCorp had a very distinctive commission plan for their sales reps. They were paying commissions differently based on the commissions they receive from different carriers and on the number of reps that worked on a particular deal. In addition to the commissions, the account manager and the company (WestCorp) also received overrides and commissions respectively.

Each carrier normally sent a printed report in the mail with commission payments to WestCorp. In this statement, the carriers did not identify the agents that were involved in the transaction. All of the transactions from the report were then entered manually in Excel and then updated with the agent names by referring to the policies to determine which agents will get what percent of credit. All of these were manually done and it was very time consuming, making it very difficult to get accurate commission calculations.

Alexis Blagg, a Manager at Westcorp, wanted to automate their commission solution and decided to go with QCommission as it could handle all of the challenges comfortably. After having a couple of discussions with the sales rep she was convinced that QCommission was the right solution to their problem.

The QCommission implementation team understood the complexity of the customer's plans during the kick off meeting and started configuring the plans. QCommission had to be set up in such a way that it had to calculate commissions for both W2 employees and 1099 agents. Within a very short amount of time, the team delivered a sample statement including overrides and company commissions. "I was very happy to see those results. I could see overrides and company commissions being calculated without having to specify them in the transactions," Alexis said.

**"I like the way the statement shows the number of splits on the transactions with the correct commission amounts. I will definitely recommend this solution to others,"** said Alexis.

### WestCorp Financial Services Inc.

#### About WestCorp

WestCorp is a firm that specializes in qualified and non-qualified employee benefits. Working with business owners to Recruit, Reward and Retain employees is an important concept in successful business planning. Our Philosophy is to provide value-added service to our clients through innovative and comprehensive analysis and solutions. Whether the issues require answers and expertise in employee benefits, business continuation, qualified or non-qualified benefits, executive benefits and retirement, you can count on WestCorp Financial Services to provide the right resources from a comprehensive spectrum of products and services. WestCorp has a working relationship with other business professionals such as Bankers, CPA's and Attorneys to help with YOUR planning process. The relationships that we have built will strengthen our position in YOUR planning process. Forming the best team of qualified professionals to assist servicing our clients, enables us to make the adjustments in the ever changing business environment.

## Zenith Insurance Advisors, Inc, - Sales Commission Statement



|              |                                |             |                 |                     |         |
|--------------|--------------------------------|-------------|-----------------|---------------------|---------|
| Payee        | Andy Rep                       | Plan ID     | Commission Plan | Gross Payout Amt    | Balance |
| Payee Name   | Andy Rep                       | Period      | 1               | 1,470.00            | 0.00    |
| Territory ID | Zenith Insurance Advisors, Inc | Position    | Agent           | Draw/Adv Adjustment | 0.00    |
| Currency     | USD                            | Fiscal Year | 2009            | Cap Adjustment      | 0.00    |
|              |                                |             |                 | Other Adjustment    | 300.00  |

Net Payout Amt 1,570.00

| Tx#   | Date      | Type    | Group | Customer     | Product ID          | Premium Amt     | Credit Amount   | Comm Rate | Paid Amount     | Vendor ID | Folky ID |
|---|-----------|---------|-------|--------------|---------------------|-----------------|-----------------|-----------|-----------------|-----------|----------|
| <b>Incentive ID    Premium Commission    Goal    0.00</b> |           |         |       |              |                     |                 |                 |           |                 |           |          |
| A.A002-1  | 1/31/2009 | Premium |       | Mark Counter | Healthnet - Health  | 3,000.00        | 1,700.00        | 60.0000   | 1,020.00        | Healthnet | W0002    |
| A.A001-1  | 1/31/2009 | Premium |       | John Gooden  | Allianz - Term Life | 1,000.00        | 900.00          | 50.0000   | 450.00          | Allianz   | W0001    |
| <b>Total</b>  |           |         |       |              |                     | <b>3,000.00</b> | <b>2,600.00</b> |           | <b>1,470.00</b> |           |          |

Company : Zenith Insurance Advisors, I  
 Payees Commissions Incentive Report By Manager

**QCommission**

Manager: Dawn Mgr

Fiscal Year: 2008

| Per: 1 | Payee     | Position | Incentive          | Goal | Attainment | Amnt           | Net Pay Amount  | Currency   |
|--------|-----------|----------|--------------------|------|------------|----------------|-----------------|------------|
|        | Andy Rep  | Agent    | Premium Commission | .00  | 1,500.00   | 800.00         | 800.00          | USD        |
|        | Brady Rep | Agent    | Premium Commission | .00  | 500.00     | 300.00         | 300.00          | USD        |
|        | Cindy Rep | Agent    | Premium Commission | .00  | 2,000.00   | 1,200.00       | 1,200.00        | USD        |
| Per: 1 |           |          |                    |      |            | <b>Total :</b> | <b>2,300.00</b> | <b>USD</b> |

Manager: Dawn Mgr

Company : Zenith Insurance Advisors, Inc,  
 Payee Ranking By Credit Amount For Product

**QCommission**

Transaction Eff-Date Between : 1/1/2008 and 12/31/2008

Product : Auto Insurance

Fiscal Year : 2008

| Payee ID  | Payee Name | Credit Amount | Ranking | Job Category | Territory ID                   |
|-----------|------------|---------------|---------|--------------|--------------------------------|
| Cindy Rep | Cindy Rep  | 2,000.00      | 1       | Agent        | Zenith Insurance Advisors, Inc |
| Andy Rep  | Andy Rep   | 1,500.00      | 2       | Agent        | Zenith Insurance Advisors, Inc |

Carrier Commission Reconciliation Report

Company : Zenith Insurance Advisors, Inc,

**QCommission**

Payee ID : Zenith Company      Plan ID : Zenith Incoming Comm Plan  
 Payee Name : Zenith Company      Period : 2009 - 1

| Txn                      | Product              | Customer       | Agent I   | Agent II  | Amount   | Carrier Calc Comm | Comm Rate | Company Comm Calc | Diff           |
|--------------------------|----------------------|----------------|-----------|-----------|----------|-------------------|-----------|-------------------|----------------|
| <b>Carrier Allianz</b>   |                      |                |           |           |          |                   |           |                   |                |
| AA001-1                  | Allianz - Term Life  | John Gooden    | Andy Rep  |           | 1,000.00 | 900.00            | 90        | 900.00            | .00            |
| AB001-1                  | Allianz - Term Life  | Laurentz, Inc. | Cindy Rep |           | 4,000.00 | 3,400.00          | 90        | 3,600.00          | -200.00        |
| AB002-1                  | Allianz - Whole Life | Marcus Welby   | Cindy Rep |           | 4,000.00 | 3,000.00          | 80        | 3,200.00          | -200.00        |
| <b>Total</b>             |                      |                |           |           |          | <b>7,300.00</b>   |           | <b>7,700.00</b>   | <b>-400.00</b> |
| <b>Carrier Healthnet</b> |                      |                |           |           |          |                   |           |                   |                |
| AA002-1                  | Healthnet - Health   | Mark Counter   | Andy Rep  | Brady Rep | 2,000.00 | 1,700.00          | 90        | 1,800.00          | -100.00        |
| <b>Total</b>             |                      |                |           |           |          | <b>1,700.00</b>   |           | <b>1,800.00</b>   | <b>-100.00</b> |