

**QCommission**

Pay People Properly

# Insurance Industry

[www.qcommission.com](http://www.qcommission.com)

QCommission enables you to quickly calculate commission, draw and bonuses, verify results and distribute this information to your account executives, recruiters, consultants and managers. Present the commission information in such a way that your staff clearly understands 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 staff 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 payees.

- 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 polices
- Pay weekly, bi-weekly, twice-monthly, monthly
- Pay overrides to sales managers.
- Pay draws or guaranteed payouts.

## Case Study

### The Sterling Group Selects QCommission for their Sales Commission

#### Customer Profile

The Sterling Group provides support to Automotive Dealerships throughout the United States. This includes Finance and Insurance products offered by Dealerships, including: Appearance Protection, Credit Insurance, Disability, Gap Coverage, Limited Warranties, Planned Maintenance, Tire & Wheel, Vehicle Service Contracts, and Theft Protection. Currently The Sterling Group supports over 300 Auto Dealerships, and has strategic partnerships with over 40 Carriers, representing over 100 products. They have 220 payees, comprised of Dealership Payees, Sterling Group Sales Reps, and Managers

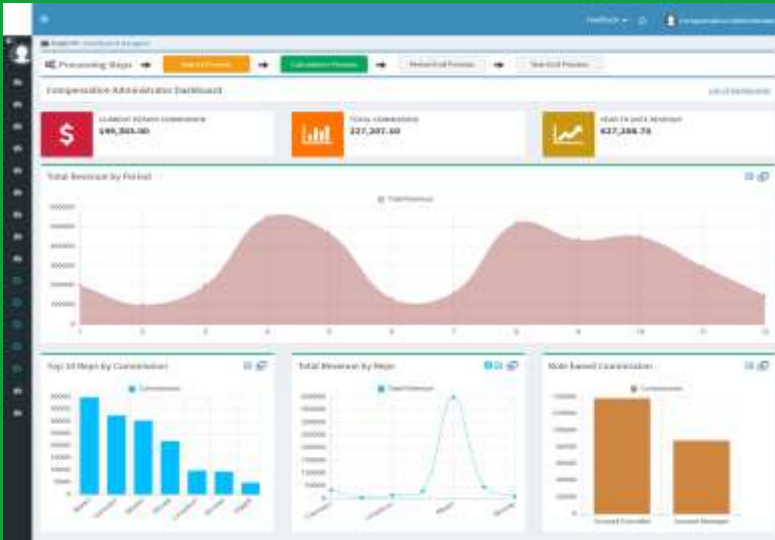


#### The Problem

Prior to QCommission, The Sterling Group was calculating commission manually using spreadsheets and an internal database tool, for counting and reporting against manually entered transaction data from Carrier files. Debbie Kerley, Director of Business Operations, and staff spent numerous hours in manually transferring data into the database and spreadsheets, from multiple carrier spreadsheets, word files and pdf documents. They then assigned the data for proper crediting, applying individually negotiated rates for Dealerships, Payees, and Products. This manual process was a very time consuming taking up to 3 weeks each month, to meet a monthly payroll.

#### The Project

QCommission implementation team started the project by doing in-depth discovery meetings and reviews of all the Carrier files (which vary greatly in format, making product identification, counts, and sales, gross and net, initially challenging.) Another challenge was properly crediting transactions to Dealerships, because of the absence of a unique identifier (e.g Dealership #) to link on (i.e. each Carrier could have its own version, text, of a Dealership Name. With 25-30 Carrier files being automated, and 300 Dealerships, it was exponential.) Mapping and grouping was used to resolve this complex issue, which was key to proper crediting and payment.



## Import/ Export

QCommission is designed to integrate with Salesforce.com, Sage Peachtree, Sage Intacct, MS Dynamics GP, MS Dynamics Axapta, QuickBooks, SugarCRM, Xero, NetSuite 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.

## Reporting

- 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.

QCommission provided various templates, including ones to interface and import the monthly Carrier files; and, also ones to import details for Dealerships, for Products (product rates, by Carrier, individually negotiated with multiple payees within each Dealership), and for Payees.

There were 3 different commissions plan incentives configured in QCommission (Dealership Rep payments, Sales Rep commission and 3 levels of Manager override commission). The commission statement was laid out in a clean and readable manner for the sales rep and managers. The project was very complex and got completed within the estimated budget cost. Additional projects for custom reports, and added incentive plans have also since been entrusted and completed, as well as an integration with Salesforce.com.

**Quote**

“The team customer support was superb!! Trying to analyze the multiple plans we currently had grown into. Massive work to get thousands of product lines, from over 40 carriers, into an automated system. It was such a challenge, due to our complexity of accounts, products, numerous sales rep commission rates.

I have worked with many software companies and converted lots of manual accounting systems to more automated systems. QCommission has proven to be the best, efficient, and professional I have ever worked with. The manual system of calculating commissions by excel numerous ways was a 3-week process for a once a month payroll. Now it's a one-day process, importing, calculating, and running statements. IT IS SUPERB. If anyone wants a recommendation, I'll be glad to represent our company for you.”

Plan ID	From Name	Period	Agent	Agency	Amount	Commission Rate	Commission	Commission Rate	Commission
AD001-1	Adrian Stone Lib	Jan 2017	Adrian Stone	Adrian Stone Lib	1000	10%	100	10%	100
AD001-2	Adrian Stone Lib	Jan 2017	Adrian Stone	Adrian Stone Lib	4000	10%	400	10%	400
Total:					5000		500		500

Plan ID	From Name	Period	Product	Agency	Amount	Commission Rate	Commission	Commission Rate	Commission
AD001-1	Adrian Stone Lib	Jan 2017	Adrian Stone Lib	Adrian Stone Lib	1000	10%	100	10%	100
AD001-2	Adrian Stone Lib	Jan 2017	Adrian Stone Lib	Adrian Stone Lib	4000	10%	400	10%	400
AD001-3	Adrian Stone Lib	Jan 2017	Adrian Stone Lib	Adrian Stone Lib	1000	10%	100	10%	100
Total:					6000		600		600

Plan ID	From Name	Period	Product	Agency	Amount	Commission Rate	Commission	Commission Rate	Commission
AD001-1	Adrian Stone Lib	Jan 2017	Adrian Stone Lib	Adrian Stone Lib	1000	10%	100	10%	100
AD001-2	Adrian Stone Lib	Jan 2017	Adrian Stone Lib	Adrian Stone Lib	4000	10%	400	10%	400
AD001-3	Adrian Stone Lib	Jan 2017	Adrian Stone Lib	Adrian Stone Lib	1000	10%	100	10%	100
Total:					6000		600		600

**Zenith Insurance Advisors, Inc**  
**Payee Ranking by Credit Amount for Product**



Transaction Eff. Date Between	Payee Name	Credit Amount	Ranking	Job Category	Territory ID
<b>Product : Allianz - Term Life</b>					
Audy Rep	Audy Rep	900	1.00	Agent	Zenith Insurance Advisors, Inc
<b>Product : Allianz - Whole Life</b>					
Cindy Rep	Cindy Rep	3,400	1.00	Agent	Zenith Insurance Advisors, Inc
Audy Rep	Audy Rep	99	2.00	Agent	Zenith Insurance Advisors, Inc
<b>Product : BeneClic® - Benefits</b>					
Eddie Rep	Eddie Rep	400	1.00	Sales Rep	Zenith Insurance Advisors, Inc
<b>Product : Healthnet - Health</b>					
Audy Rep	Audy Rep	850	1.00	Agent	Zenith Insurance Advisors, Inc
<b>Product : Medicare Supplemental</b>					
Frank Rep	Frank Rep	3,000	1.00	Agent	Zenith Insurance Advisors, Inc
<b>Product : Zenith Medical Group</b>					
Frank Rep	Frank Rep	1,000	1.00	Agent	Zenith Insurance Advisors, Inc