



Insurance Medicare

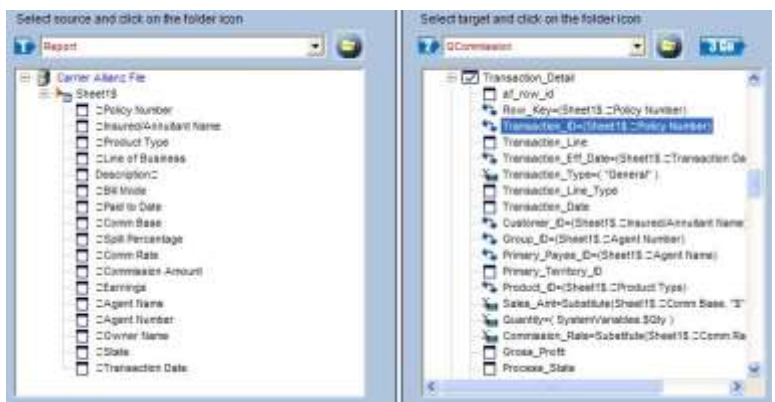
www.qcommission.com

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 payees.

- Capture Medicare applications data including Medicare #, during Annual Enrollment Period and other times
- Search and compare against existing policies and validate
- Batch and submit applications to carriers daily
- Provide daily report to agents of submitted applications
- Convert carrier approved applications into policies
- 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
- Pay Agents, General Agents, Captive Agents, Brokers and internal staff
- Split commissions with payees
- Split commissions between multiple payees for a policy
- Vary commissions by carrier, type of insurance product such as Medicare Advantage, etc
- Pay flat amount per application
- Pay flat amount for approved policy. Pay different amount by year of renewal
- Pay additional commission for first year Medicare member
- Deduct various fees such as processing fees
- Deduct commissions for Rapid Disenrollment
- Pay weekly, bi-weekly, twice-monthly, monthly
- Pay overrides to sales managers.



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

- QCommission stores all data entered and all payout calculations.
- Produce Carrier applications batch report
 - Produce Daily applications submitted report by agent
 - 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.

Case Study

QCommission Automates Commissions for Insurance Agency

Health Plans of North Carolina (HPNC) provides outstanding health care insurance service to the entire State of North Carolina including the NC metropolitan areas. HPNC represents products such as Blue Advantage®,

Blue Options HSA(SM), Dental Blue®, Short-Term Health Care and Blue Medicare Supplement(SM)

BCBSNC sends an electronic file containing sales information for the previous month. Knowing that the Agent's confidence in a system that is 100% reliable and transparent is absolutely vital and a primary function of being an Agency... "to make sure the Agents are paid correctly is everything" says Scott Ashcraft.

Their commission plan is a complicated matrix of Annualized and NonAnnualized split between the Agent, the Agency and sometimes a Sub Agent. The Agency is paid Annualized but pays commissions as "As Earned". The Agency saves the annualized commission and pays out over a period of 12 months. Calculation of the commissions in Excel was easy until it was time to calculate the Annualized portion. This was beyond the scope of Excel.

Scott was looking for a solution that would handle this complex calculation and save him time, effort and most importantly, 100% reliable. After a comprehensive search, he found QCommission. During the initial discussion, it was very clear to him that his problem could be solved by QCommission.

The QCommission implementation team engaged with Scott to setup the system. They were able to import the file he received from BCBS directly to QCommission and setup necessary rules to calculate commissions. The data import was achieved using the QXChange data integration tool which is included in the QCommission package. Scott was able to verify the accuracy of all calculations and after training he was able to complete the commission calculation within minutes.

Now Scott's effort to calculate commission takes less than half an hour a month. Commissions are accurate and predictable and the agents are happy with the detailed commission statements they receive every month.

"Looking back, I am very happy I chose QCommission to solve my commission needs" said Scott.

About 1-800-NewHealth

NC Healthcare Coverage

Health Plans of North Carolina (aka 1-800 New Health) is an independent authorized agency licensed to sell and promote products from Blue Cross and Blue Shield of North Carolina (BCBSNC). HPNC is a trusted online source for researching, comparing and purchasing individual and family health insurance. HPNC was started by two brothers, Blair and Scott Ashcraft, as a new consumer tool to help people know their choices and navigate through the decision-making process of buying the right health insurance protection.

Payee ID	Payee Name	Fiscal Year	Period	Territory ID	Performance Category	Attainment	Attainment Percent	Goal Amount	Currency
Job_Category : Agent									
Albert Rep	Albert Rep	2017		1 Anderson County		423.00	0.00	0.00	USD
Andy Rep	Andy Rep	2017		1 Texas		847.83	0.00	0.00	USD
John Rep	John Rep	2017		1 Bastrop County		28060.00	0.00	0.00	USD
Smith Rep	Smith Rep	2017		1 Arkansas County		0.00	0.00	0.00	USD
Job_Category : FMO									
Robert Rep	Robert Rep	2017		1 Texas		0.00	0.00	0.00	USD

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Zenith Insurance Services, Inc - Sales Commission Statement

Print Export Details

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QCommission

Balance: 0.00

Gross Pymt Amt: 0.00

Brw-Adj Adjustment: 0.00

Cap Adjustment: 0.00

Other Adjustment: 0.00

Adjustment To Pymt: 0.00

Brwery Frnt Pymt: 0.00

Set Pymt Amt: 0.00

Plan ID	Plan Name	Period	Position	Fiscal Year	Plan ID	Plan Name	Period	Position	Fiscal Year	Gross Pymt Amt	Brw-Adj Adjustment	Cap Adjustment	Other Adjustment	Adjustment To Pymt	Brwery Frnt Pymt	Set Pymt Amt	Total
10001-2	Commission Changeback	1/1/2017	Changeback	10-02-1125A	3100D	Commission Changeback	1/1/2017	Changeback	10-02-1125A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total										0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Carrier Commission Reconciliation Report

QCommission

Payee ID	Payee Name	Fiscal Year	Period	Plan ID	Transmission ID	Plan ID	Product	Customer
Albert Rep	Albert Rep	2017		10001-2	CF201	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF202	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF201	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF203	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF204	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF205	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF206	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF207	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF208	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF209	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF210	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF211	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF212	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF213	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF214	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF215	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF216	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF217	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF218	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF219	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF220	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF221	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF222	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF223	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF224	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF225	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF226	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF227	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF228	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF229	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF230	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF231	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF232	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF233	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF234	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF235	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF236	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF237	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF238	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF239	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF240	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF241	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF242	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF243	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF244	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF245	10001-2	Individual/Out Commission Plan	10-02-1125A
Andy Rep	Andy Rep	2017		10001-2	FF246	10001-2	Individual/Out Commission Plan	10-02-1125A
John Rep	John Rep	2017		10001-2	FF247	10001-2	Individual/Out Commission Plan	10-02-1125A
Smith Rep	Smith Rep	2017		10001-2	FF248	10001-2	Individual/Out Commission Plan	10-02-1125A
Robert Rep	Robert Rep	2017		10001-2	FF249	10001-2	Individual/Out Commission Plan	10-02-1125A
Albert Rep	Albert Rep	2017		10001-2	FF250	10001-2	Individual/Out Commission Plan	10-02-1125A

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