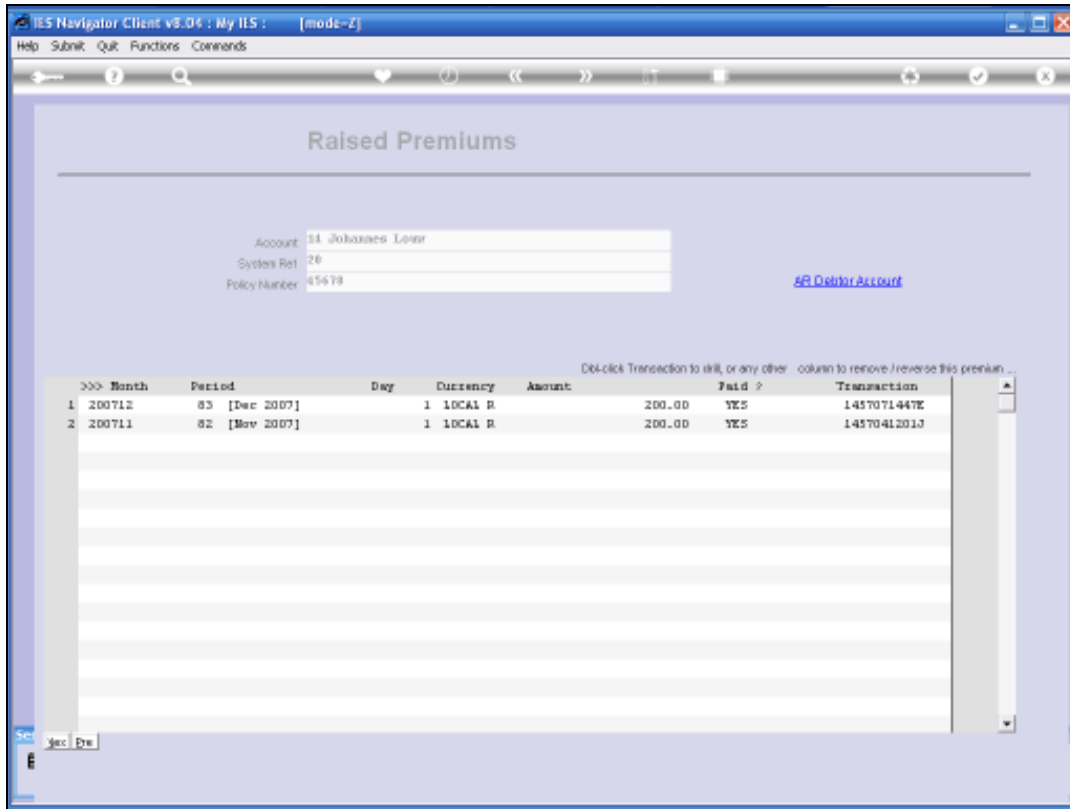


Slide 1

In this session we want to look at WHY, WHEN and HOW we Manually raise a Premium. Now in this example we are looking at a Policy Master Record and we are going to go to the raised Premiums just to have a look.



Slide 2

Now these 2 Premiums we see here, were automatically raised by the System, but we cannot tell that by just looking at them. Although, in this case, they were automatically raised. When we automatically raise a Premium, it will appear here in the same fashion.

IES Navigator Client vs.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

### Raised Premiums

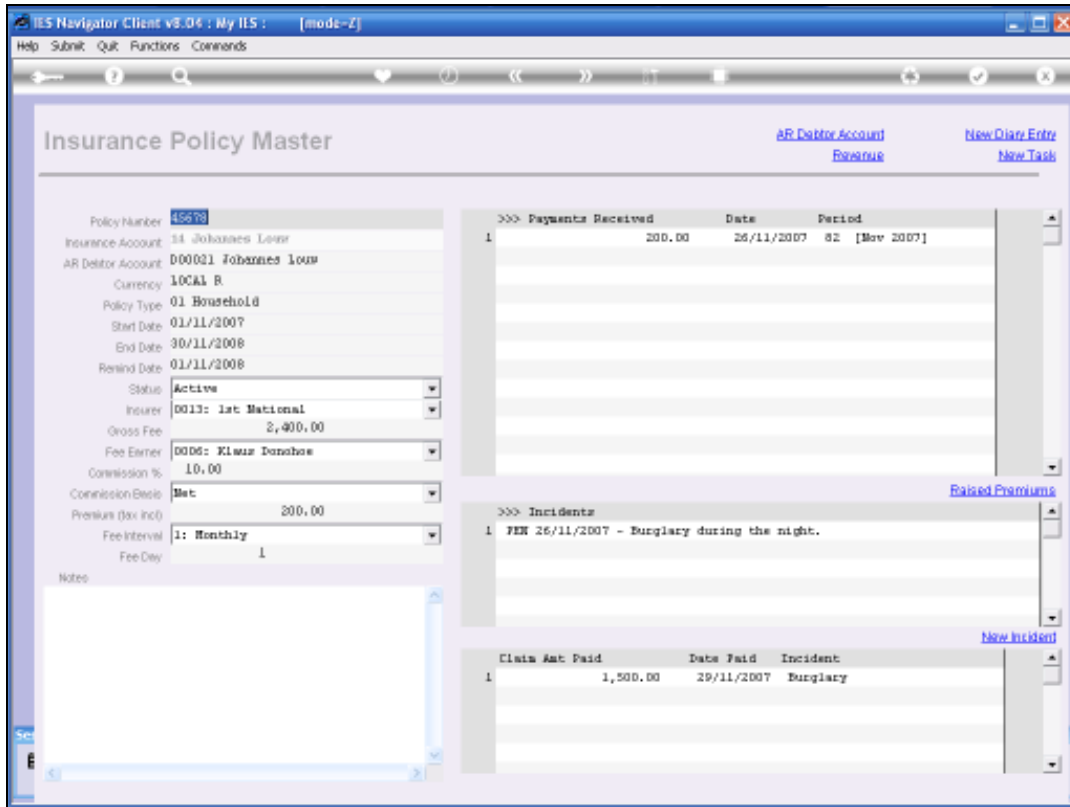
Account: 54 Johannes Lowr  
System Ref: 26  
Policy Number: 45478

[SP Debtor Account](#)

DB-click Transaction to edit, or any other column to remove / reverse this premium...

>>>	Month	Period	Day	Currency	Amount	Paid	Transaction
1	200712	03 [Dec 2007]		1 LOCAL R	200.00	YES	1457071447K
2	200711	02 [Nov 2007]		1 LOCAL R	200.00	YES	1457041201J

Slide 3



Slide 4

Now here is the scenario: Say we have already performed the Automatic Premiums for November 2007 and we now do a New Policy that will also start in November, then we are not going to repeat Automatic Premiums.

We will Manually raise the 1<sup>st</sup> Premium for November and after that the System will take over with the Automatic Premiums.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

### Insurance Policy Master

[AR Debtor Account](#) [New Claim Entry](#)  
[Revenue](#) [New Task](#)

Policy Number: **45678**

Insurance Account: 14 Johannes Lewer

AR Debtor Account: D00021 Johannes Iouf

Currency: LOCAL R

Policy Type: 01 Household

Start Date: 01/11/2007

End Date: 30/11/2008

Renewal Date: 01/11/2008

Status: Active

Insurer: 0013: 1st National

Gross Fee: 2,400.00

Fee Earner: D006: Klaus Donahoe

Commission %: 10.00

Commission Basis: Net

Premium (Gross Inc): 200.00

Fee Interval: 1: Monthly

Fee Day: 1

Notes:

>>> Payments Received			
	Date	Period	
1	200.00	26/11/2007	82 [Nov 2007]

[Raised Premiums](#)

>>> Incidents	
1	PER 26/11/2007 - Burglary during the night.

[New Incident](#)

Claim Amt Paid	Date Paid	Incident
1	1,500.00	29/11/2007 Burglary

Slide 5

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

### Insurance Policy Master

[AR Debtor Account](#) [New Claim Entry](#)  
[Revenue](#) [New Task](#)

Policy Number: 45678  
Insurance Account: 34 Johannes Lewer  
AR Debtor Account: D00021 Johannes Iouf  
Currency: LOCAL R  
Policy Type: 01 Household  
Start Date: 11/11/2007  
End Date: 30/11/2008  
Renewal Date: 01/11/2008  
Status: Active  
Insurer: 0013: 1st National  
Gross Fee: 2,400.00  
Fee Earner: D006: Klaus Donshoe  
Commission %: 10.00  
Commission Basis: Net  
Premium (tax incl): 200.00  
Fee Interval: 1: Monthly  
Fee Day: 1

Notes

>>> Payments Received			
	Date	Period	
1	26/11/2007	82 [Nov 2007]	

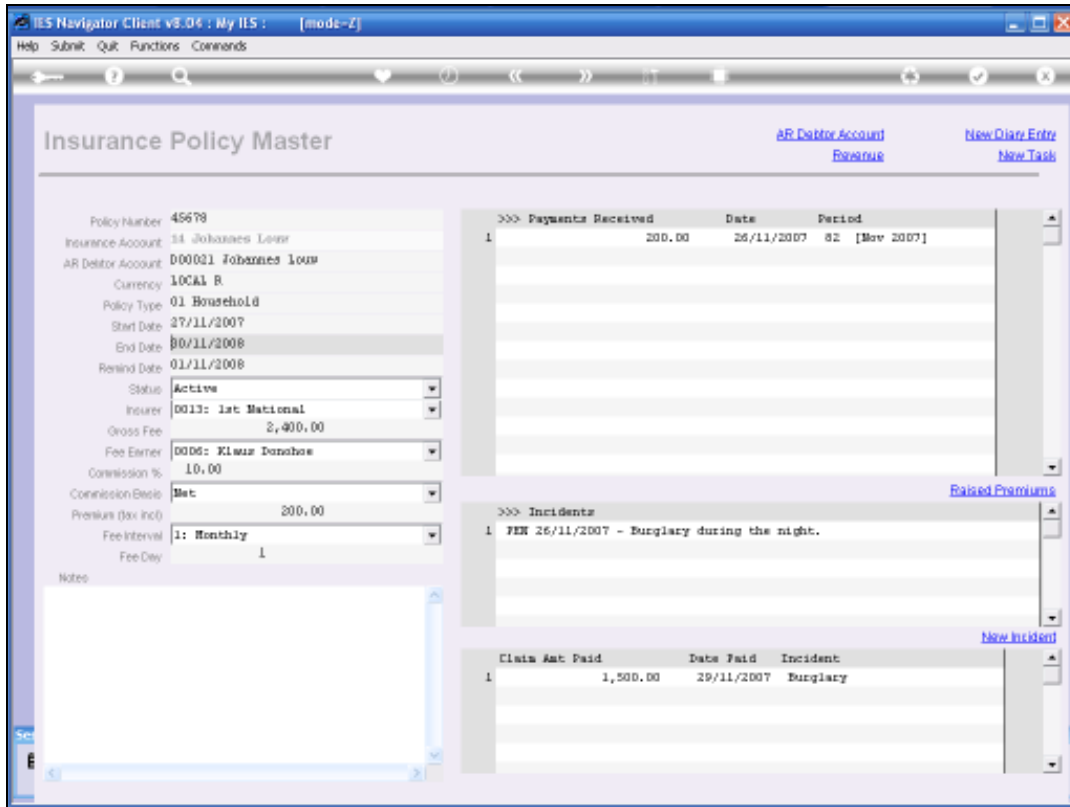
[Raised Premiums](#)

>>> Incidents	
1	BUR 26/11/2007 - Burglary during the night.

[New Incident](#)

Claim Amt Paid	Date Paid	Incident
1	1,500.00	29/11/2007 Burglary

Slide 6



Slide 7

It is absolutely essential for the necessary Premiums that are due on a Policy, to be raised.

So, in cases where the System is not going to do it automatically, either because the Calendar month has already been done, or perhaps there is no interval and we have use the other Options for the Fee interval.

Then in that case the System is not going to do it automatically either. Then we will do it manually.

Now it is important to do it because that raises a charge on the linked Customer Account.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

### Insurance Policy Master

[AR Debtor Account](#) [New Claim Entry](#)  
[Revenue](#) [New Task](#)

Policy Number: 45678  
Insurance Account: 34 Johannes Lewer  
AR Debtor Account: D00021 Johannes Iouf  
Currency: LOCAL R  
Policy Type: 01 Household  
Start Date: 27/11/2007  
End Date: 30/11/2008  
Renewal Date: 01/11/2008  
Status: Active  
Insurer: 0013: 1st National  
Gross Fee: 2,400.00  
Fee Earner: D006: Klaus Donshoe  
Commission %: 10.00  
Commission Basis: Net  
Premium (tax inc): 200.00  
Fee Interval: 1: Monthly  
Fee Day: 1

Notes

>>> Payments Received			
	Date	Period	
1	200.00	26/11/2007	82 [Nov 2007]

[Raised Premiums](#)

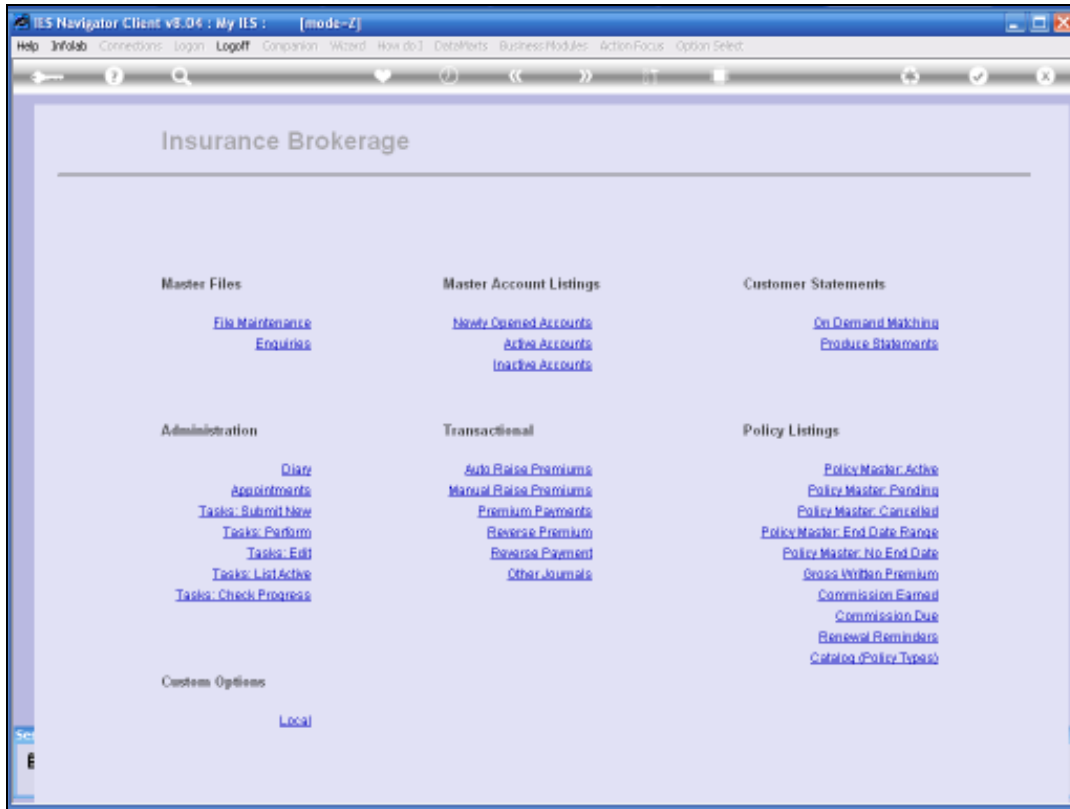
>>> Incidents	
1	PER 26/11/2007 - Burglary during the night.

[New Incident](#)

Claim Amt Paid	Date Paid	Incident
1	1,500.00	29/11/2007 Burglary

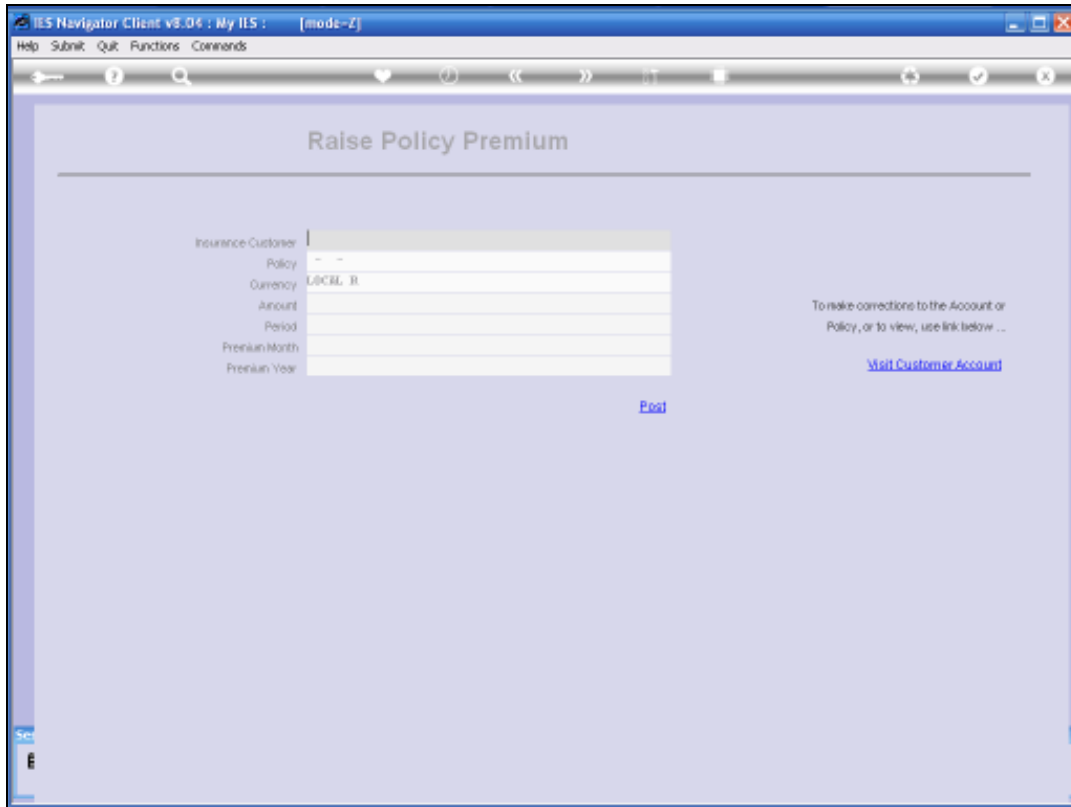
Slide 8





Slide 9

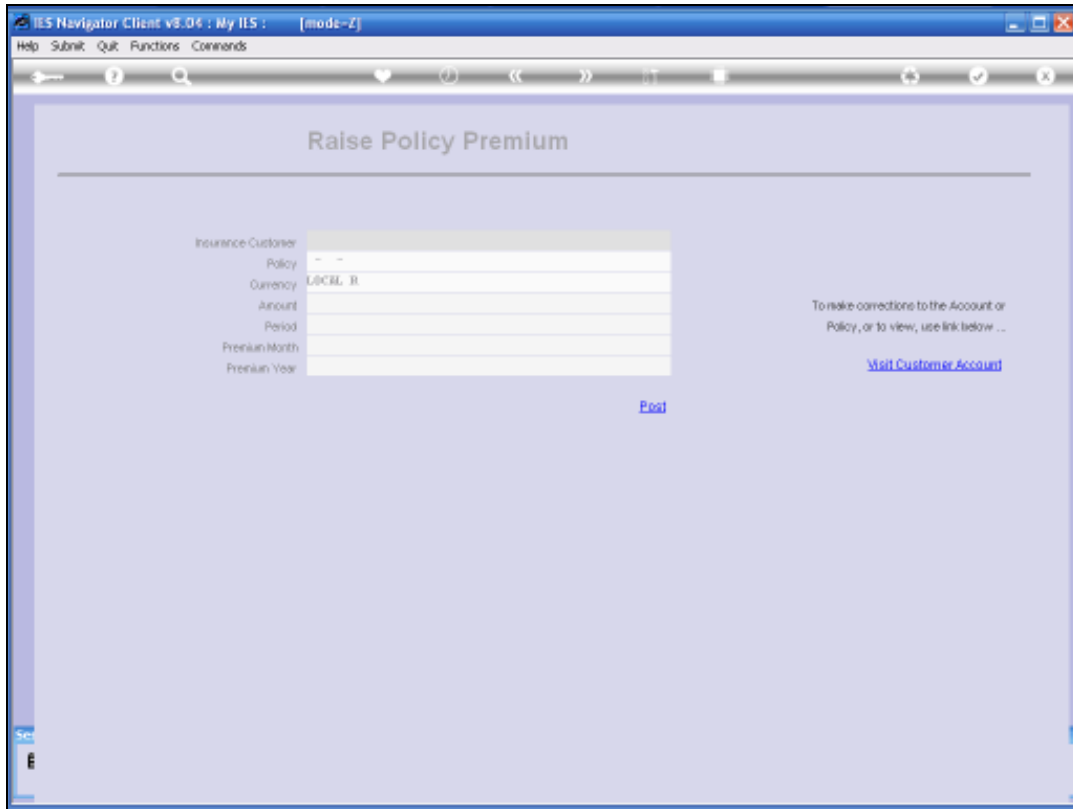
So now we will go and do an example of how we Manually Raise a Premium.



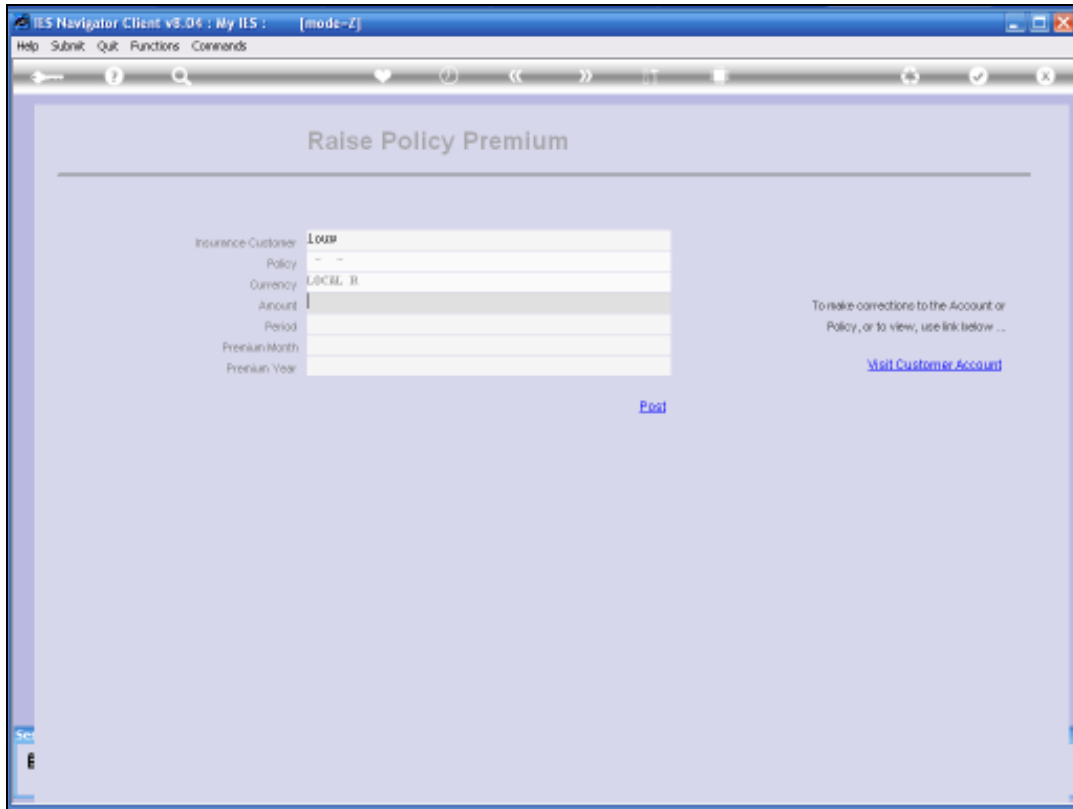
Slide 10

It is easy to do because we just select the Customer and the System will offer us the Policies on this Customer Account.

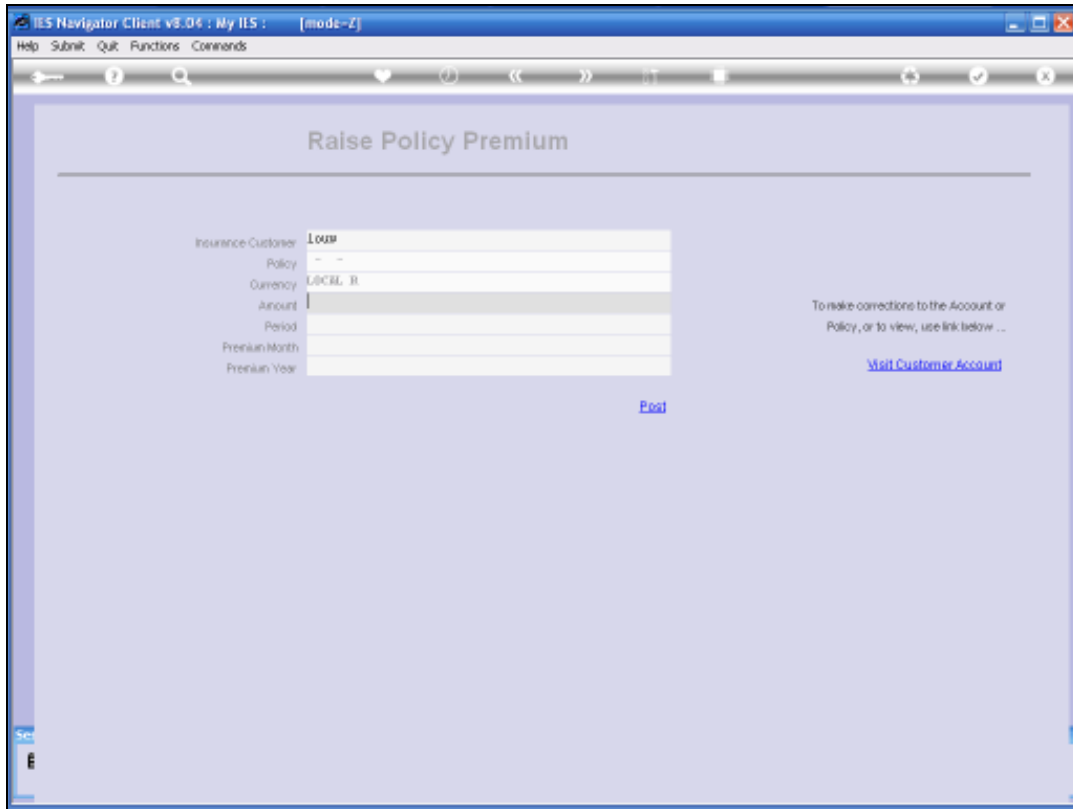
We select the Policy and then we select the Premium Month or Calendar Month and Premium, here.



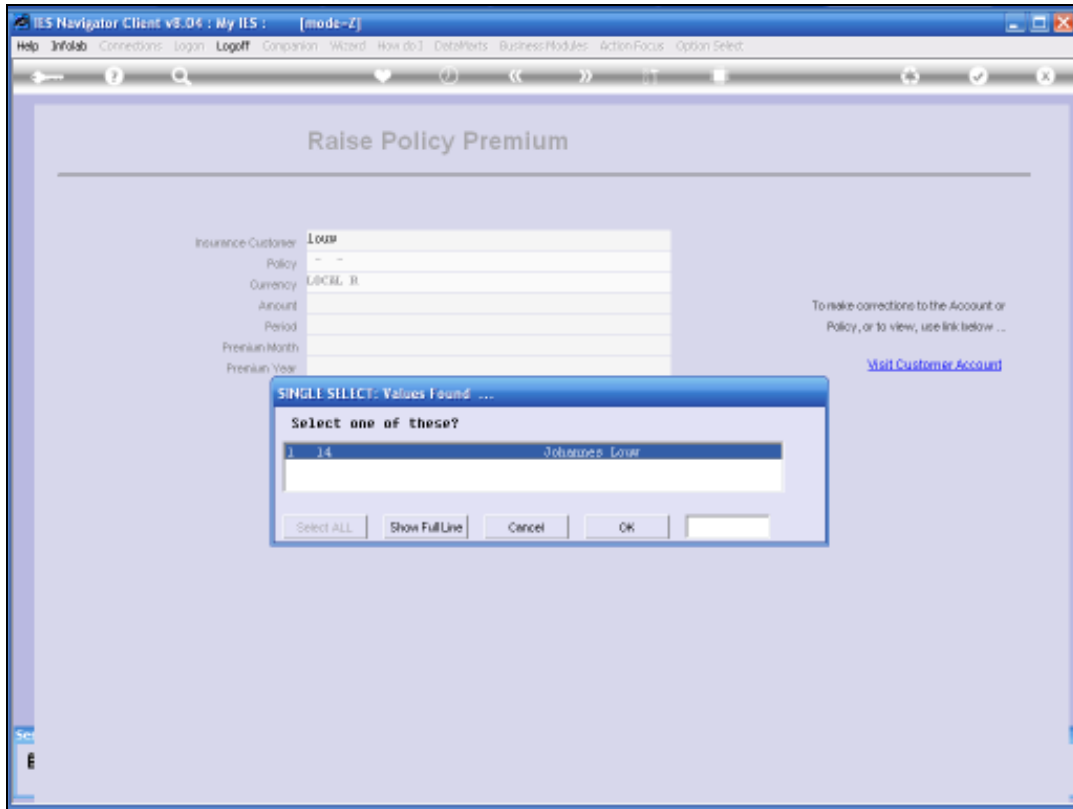
Slide 11



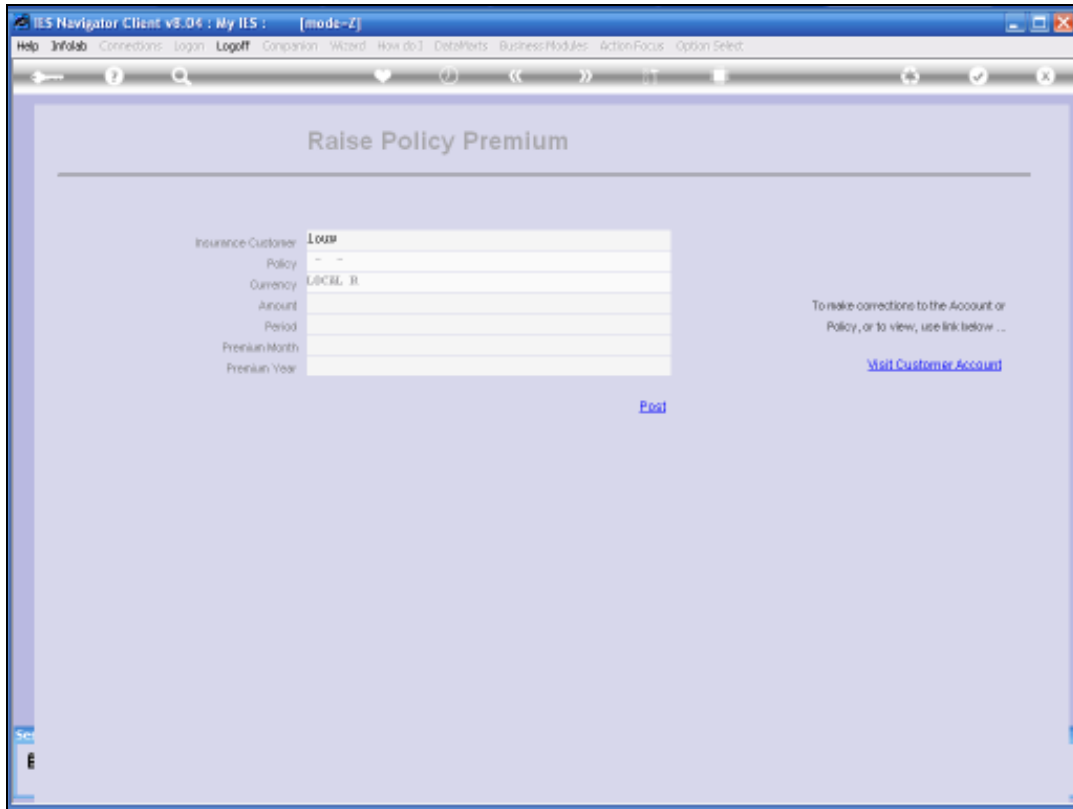
Slide 12



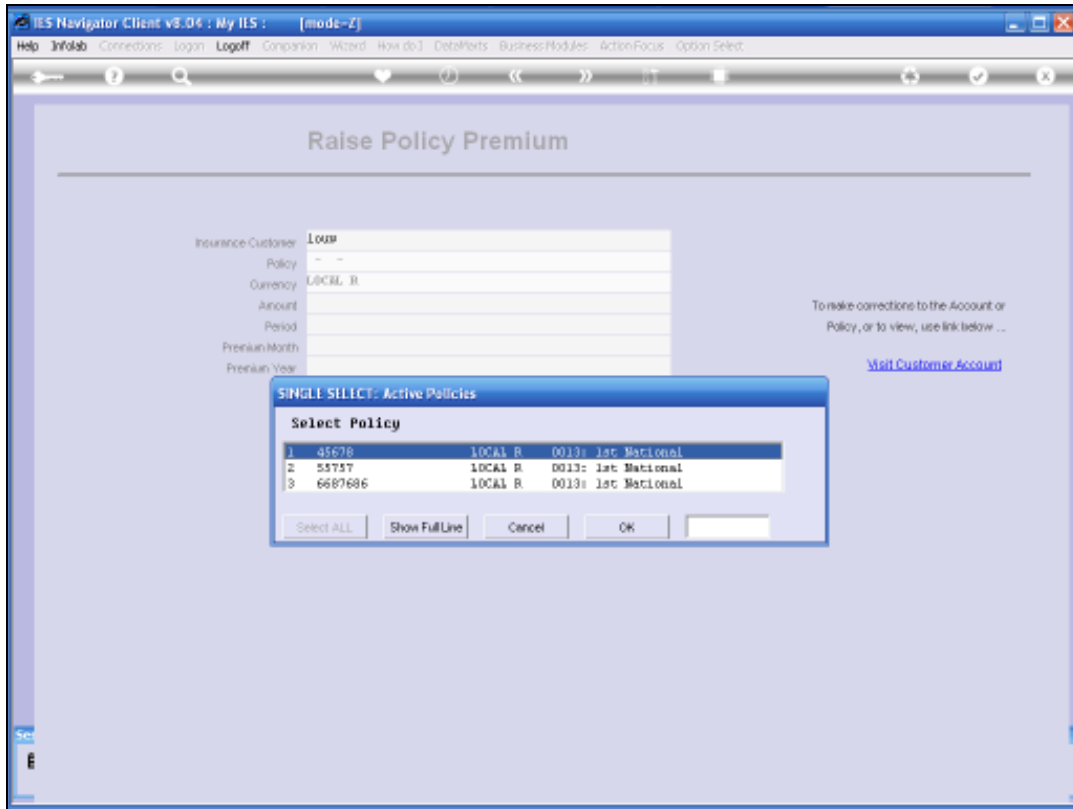
Slide 13



Slide 14



Slide 15



Slide 16



The screenshot shows a web browser window titled "IES Navigator Client v8.04 : My IIS : [mode-Z]". The browser address bar is empty. The page content is titled "Raise Policy Premium". Below the title is a form with the following fields:

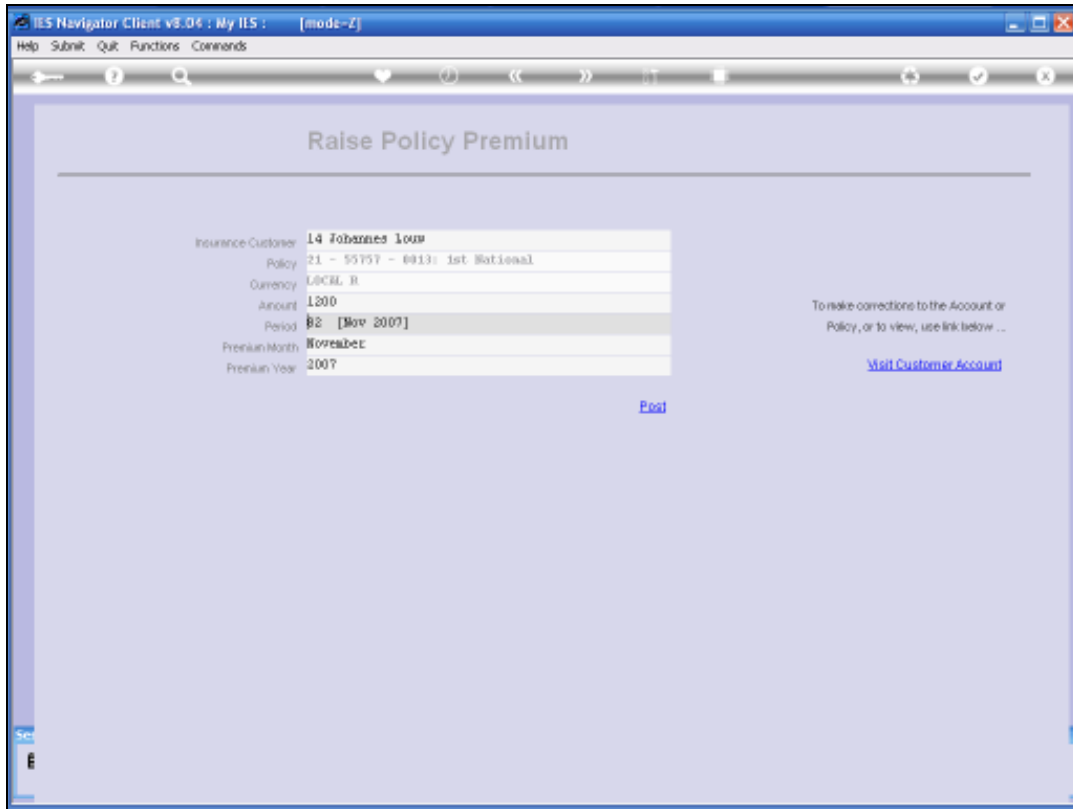
Insurance Customer	14 Johannes Louw
Policy	21 - 55757 - 0013: 1st Biannual
Currency	LSCEL B
Amount	1200
Period	82 [Nov 2007]
Premium Month	November
Premium Year	2007

Below the form is a "Post" button. To the right of the form, there is a message: "To make corrections to the Account or Policy, or to view, use link below ..." followed by a link: [Visit Customer Account](#).

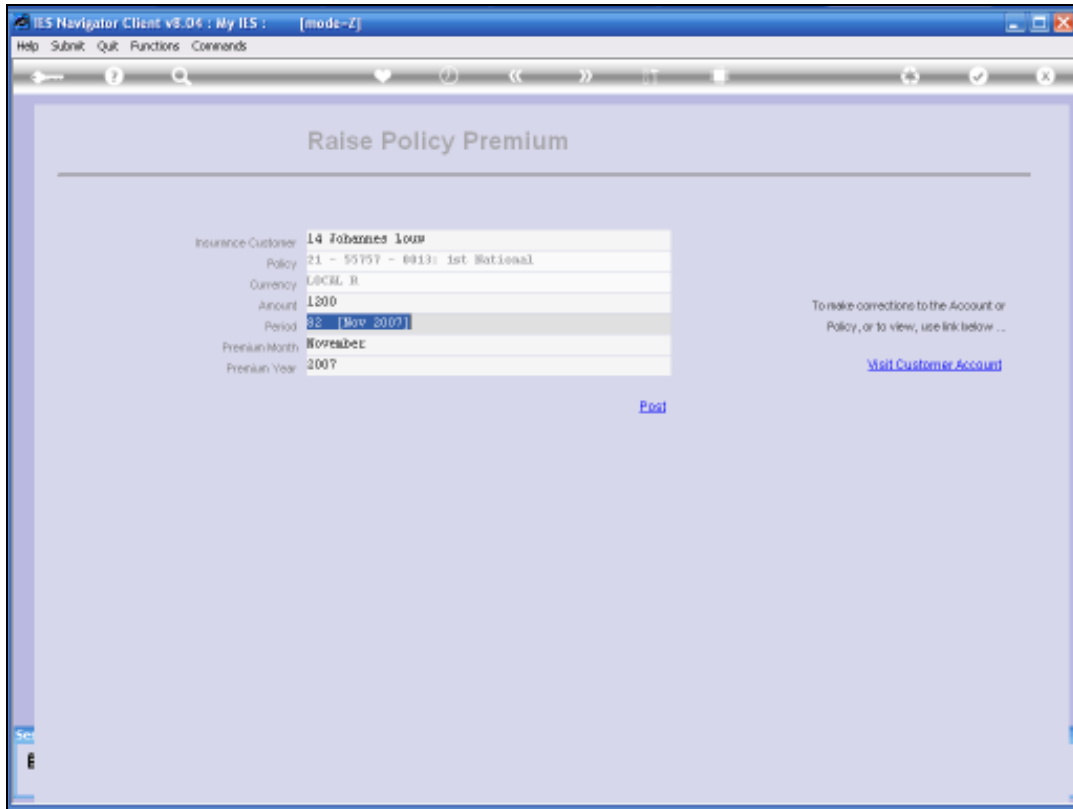
Slide 17

If the necessary Fields on the Policy Master have already been specified, then of course the System will default all these values.

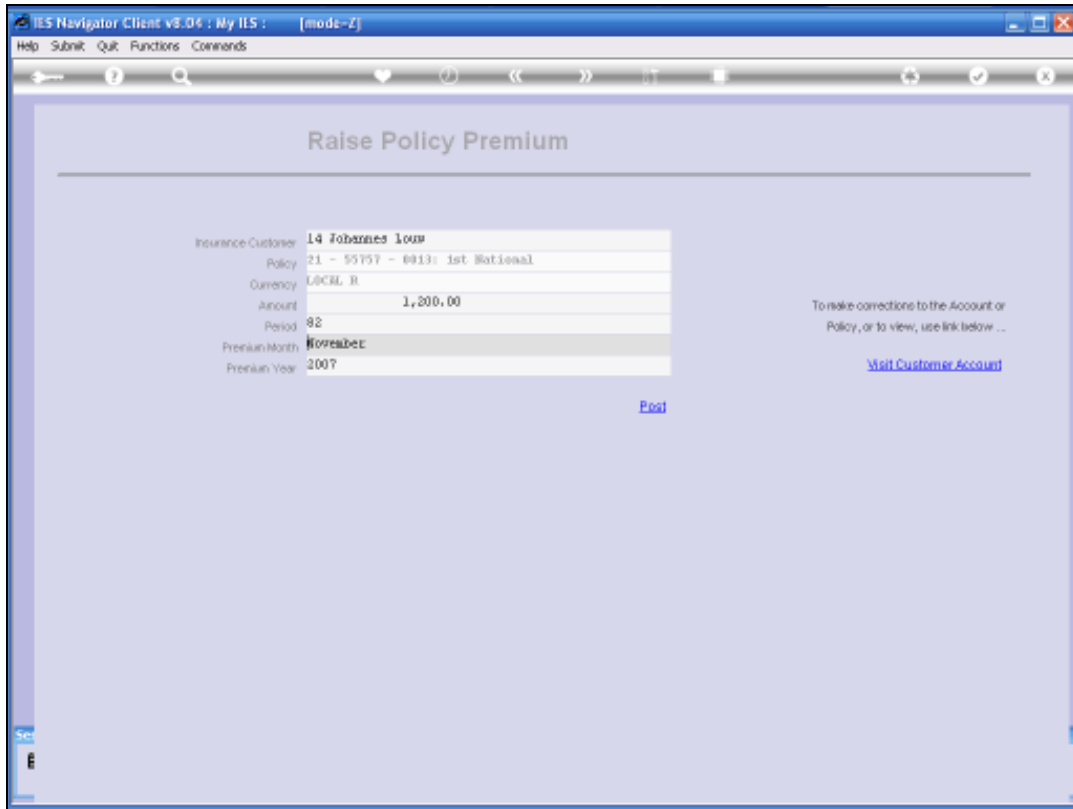
If the Premium Amount is to be different, we can change it. If the Premium Month, and or the Year should be different, we can also change that.



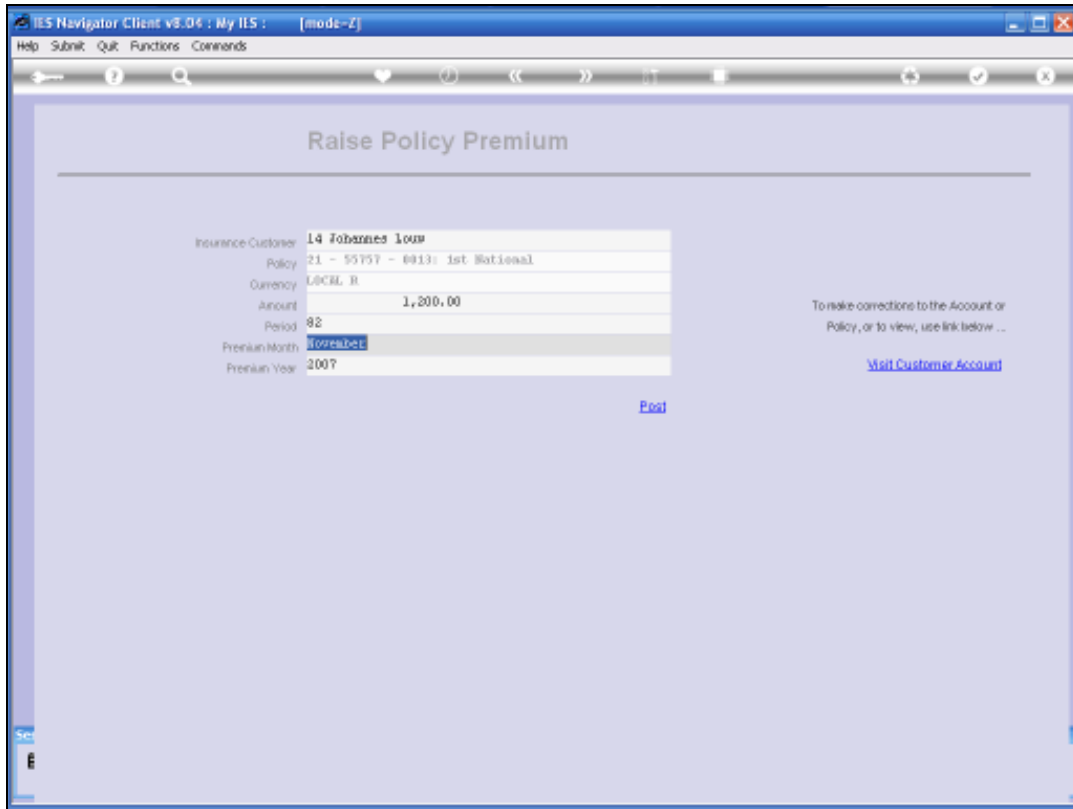
Slide 18



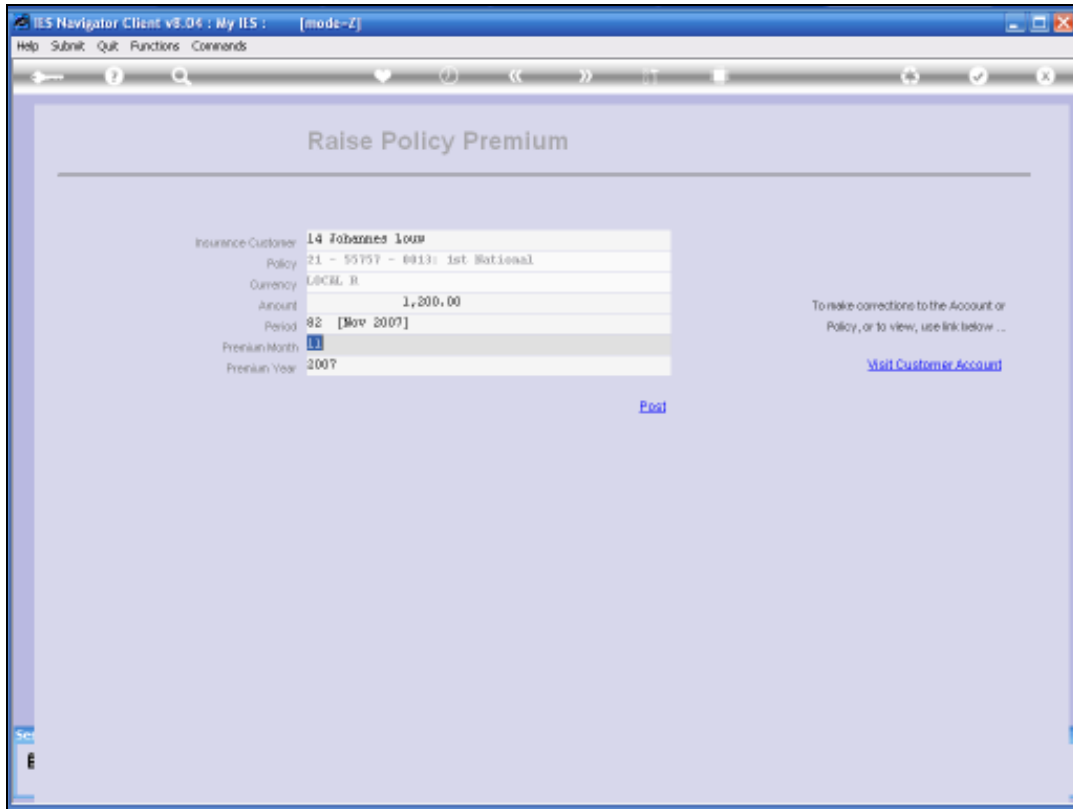
Slide 19



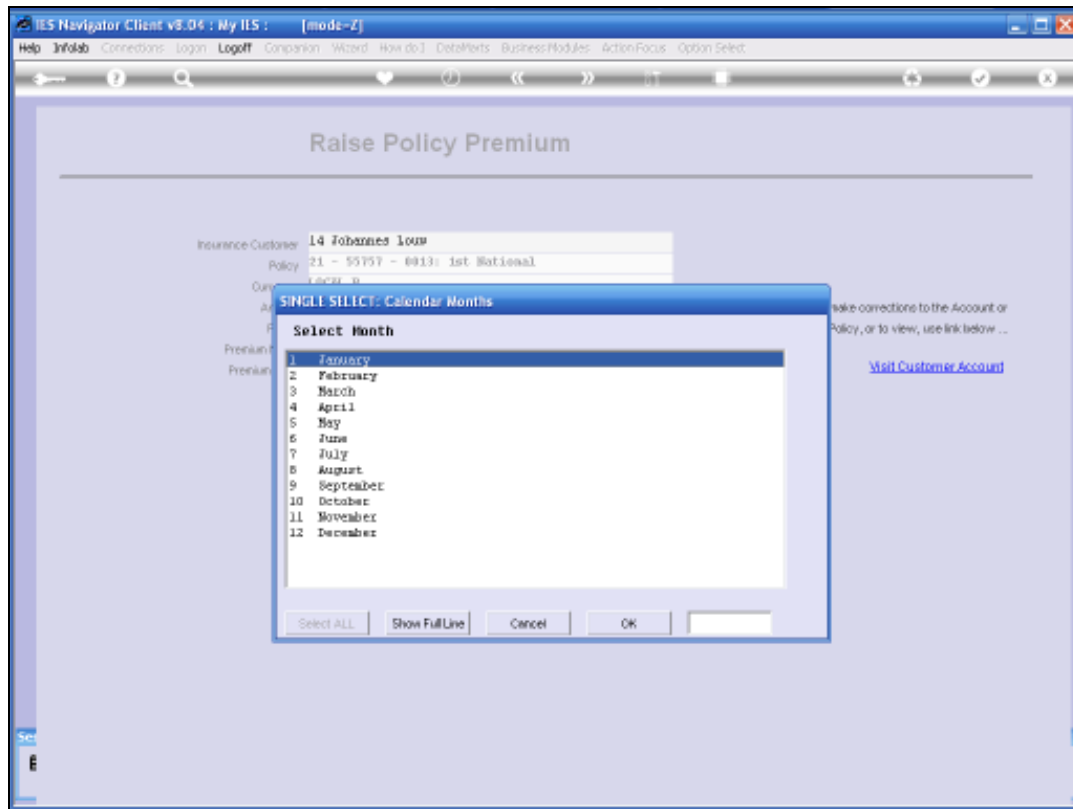
Slide 20



Slide 21



Slide 22



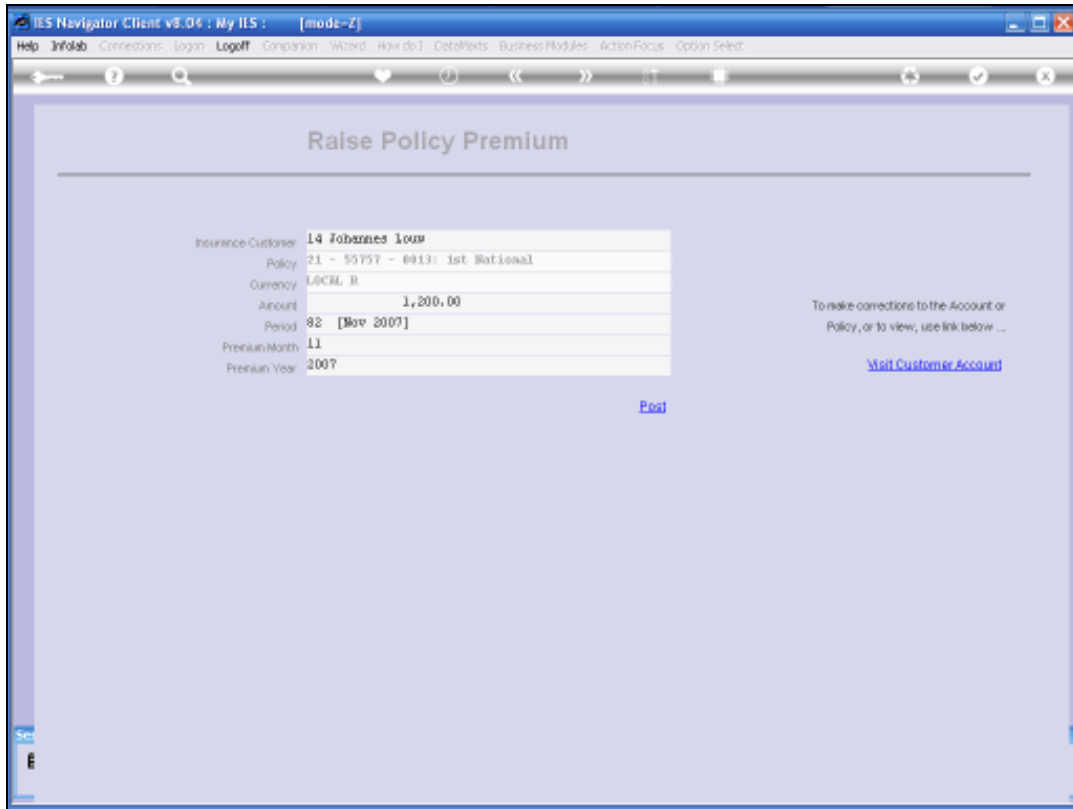
Slide 23

In this case the Calendar Month is already correct and I am simply showing how we may change it if we need to. Now the Calendar Month and Year is that Month for which the Premium is due or is being raised.

That is usually the same as the Financial Transaction Period, but not necessarily so.

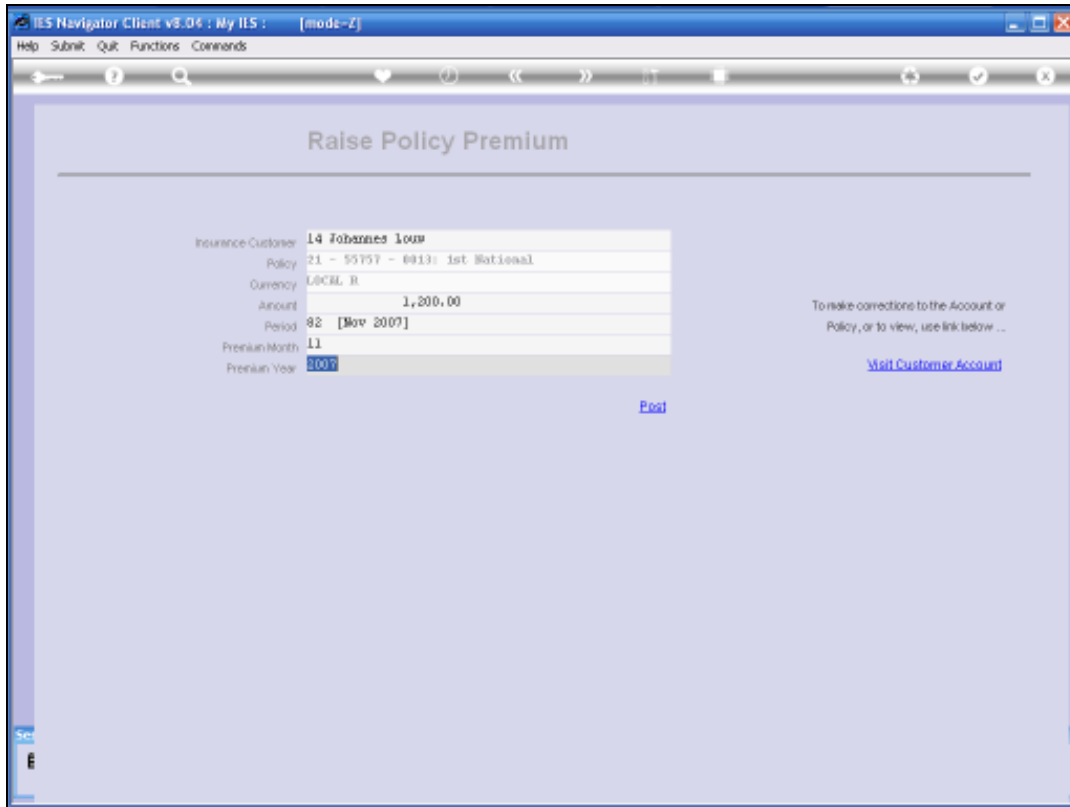
For example, if a past Premium has been overlooked, and is only processed now, but is for 4 months ago, then we will still select the correct Calendar Month and Year.

Although, we may be processing it in the Current Financial Period because the Financial Period for 4 months ago is already closed.



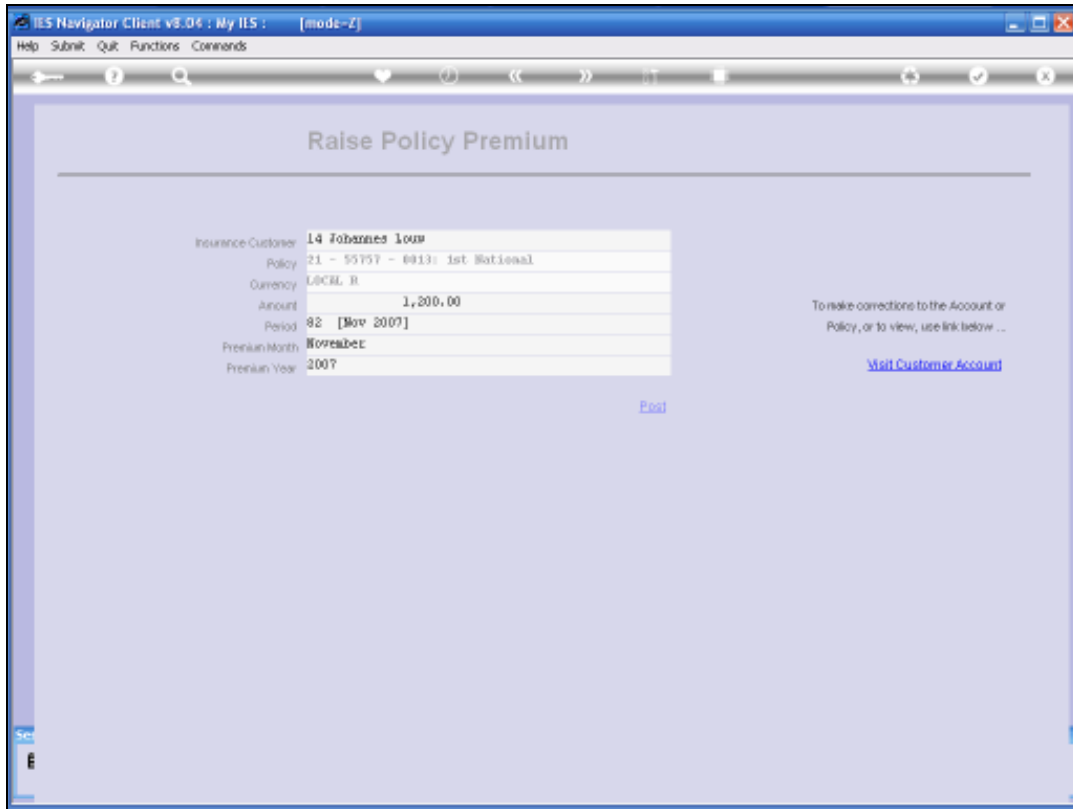
Slide 24



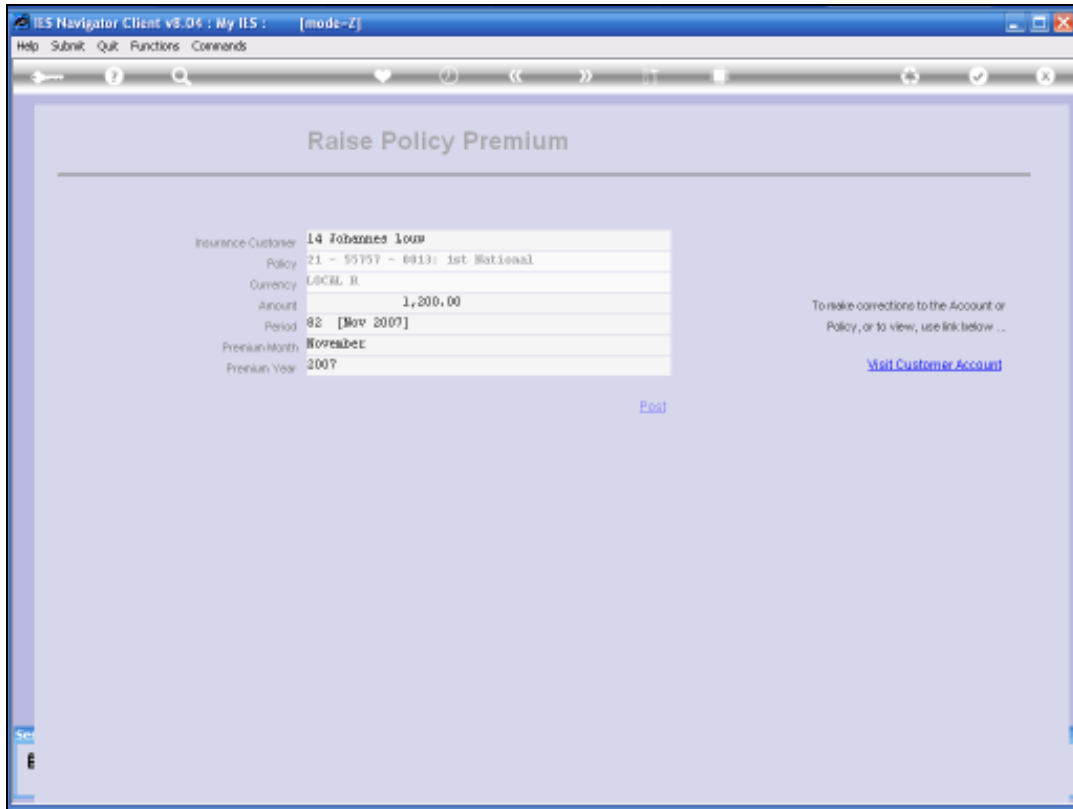


Slide 25

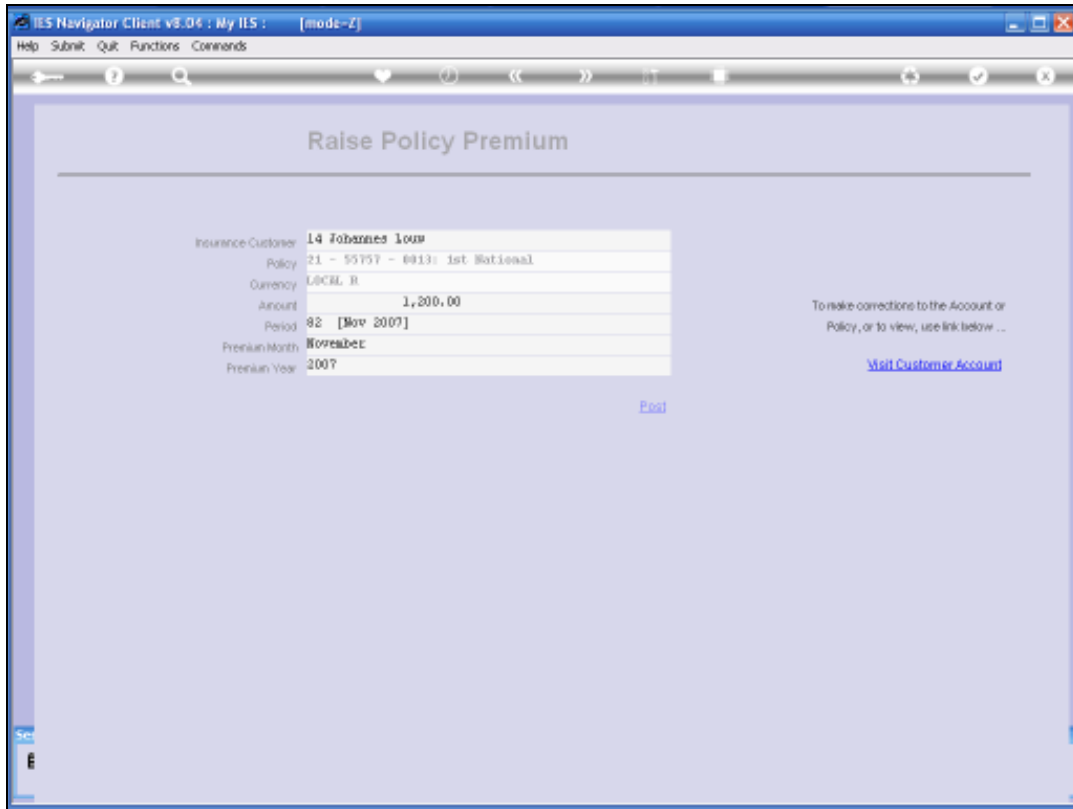
From the Policy Number and the Insurance Account the System will derive automatically the lined A R Debtor Account that is going to be charged and all we will do now is choose "Post".



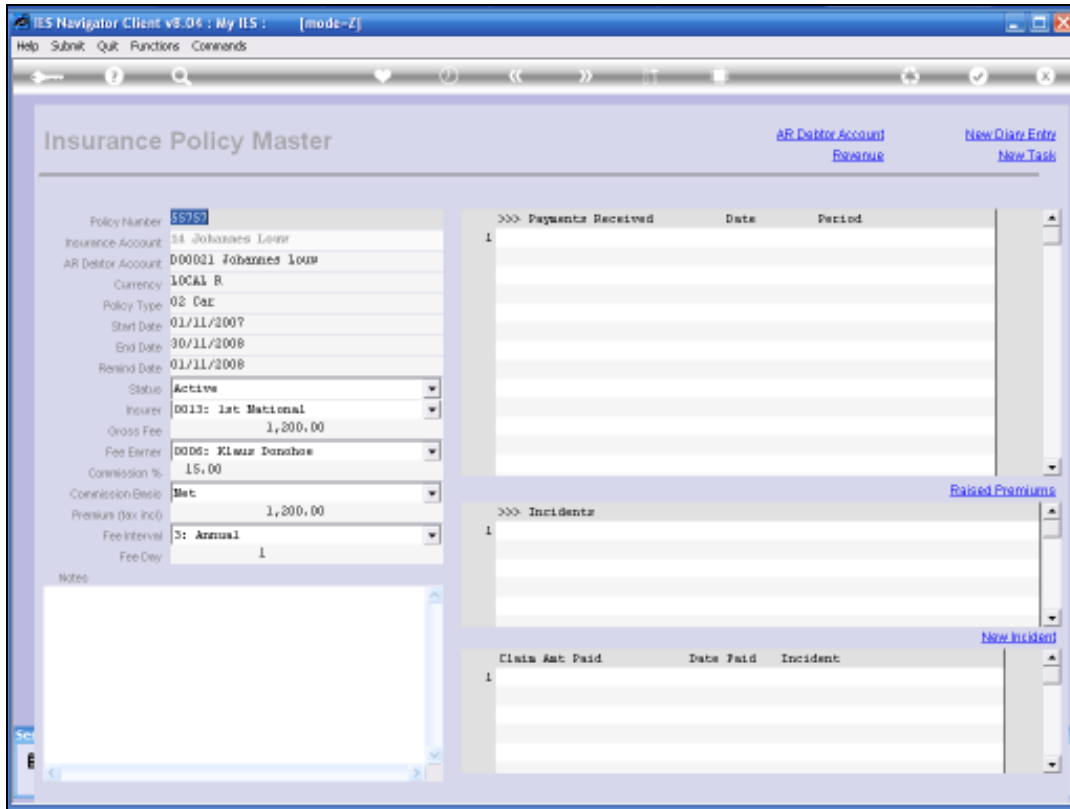
Slide 26



Slide 27



Slide 28



Slide 29

And now we can go and have a look on the specific Policy where that Premium was raised.

Account: 54 Johannes Lowr  
System Ret: 21  
Policy Number: 55252 [SP Debtor Account](#)

>>> Month	Period	Day	Currency	Amount	Deb-click Transaction to drill, or any other column to remove / reverse this premium	Faid	Transaction
1	200711	02 [Nov 2007]	1 LOCAL R	1,200.00		YES	1457066920
2	200711	02 [Nov 2007]	1 LOCAL R	1,200.00		YES	1457041200

Slide 30

Now in this case the 1<sup>st</sup> Premium here was raised automatically by the System. The 2<sup>nd</sup> one, which is for the same month, 200711, is the one that was done manually. We can of course drill into this transaction to see what happened in this case. It would probably be wrong because we should not have 2 Premiums for the same month and we can Reverse or Remove it but that is the subject of another Tutorial.

IES Navigator Client vs. 04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

### Raised Premiums

Account: 54 Johannes Lowr  
System Ref: 21  
Policy Number: 55757

[SR Debtor Account](#)

DB-click Transaction to edit, or any other column to remove / reverse this premium

>>> Month	Period	Day	Currency	Amount	Paid	Transaction
1 200711	02 [Nov 2007]		1 LOCAL R	1,200.00	YES	1457066920
2 200711	02 [Nov 2007]		1 LOCAL R	1,200.00	YES	1457041200

Sec Pre

Slide 31

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

### Raised Premiums

Account: 54 Johannes Lowr  
System Ref: 21  
Policy Number: 55252 [SR Debtor Account](#)

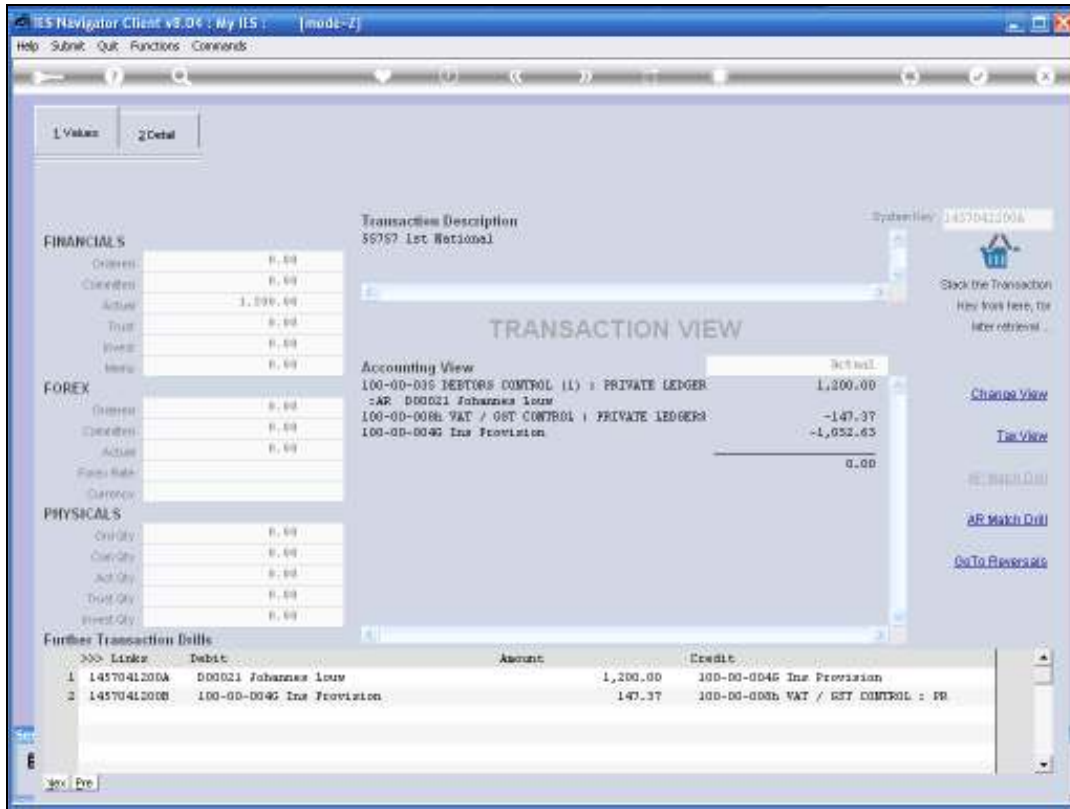
Do-click Transaction to edit, or any other column to remove / reverse this premium

>>>	Month	Period	Day	Currency	Amount	Paid	Transaction
1	200711	02 [Nov 2007]		1 LOCAL R	1,200.00	YES	1457066920
2	200711	02 [Nov 2007]		1 LOCAL R	1,200.00	YES	1457041200

Yes No

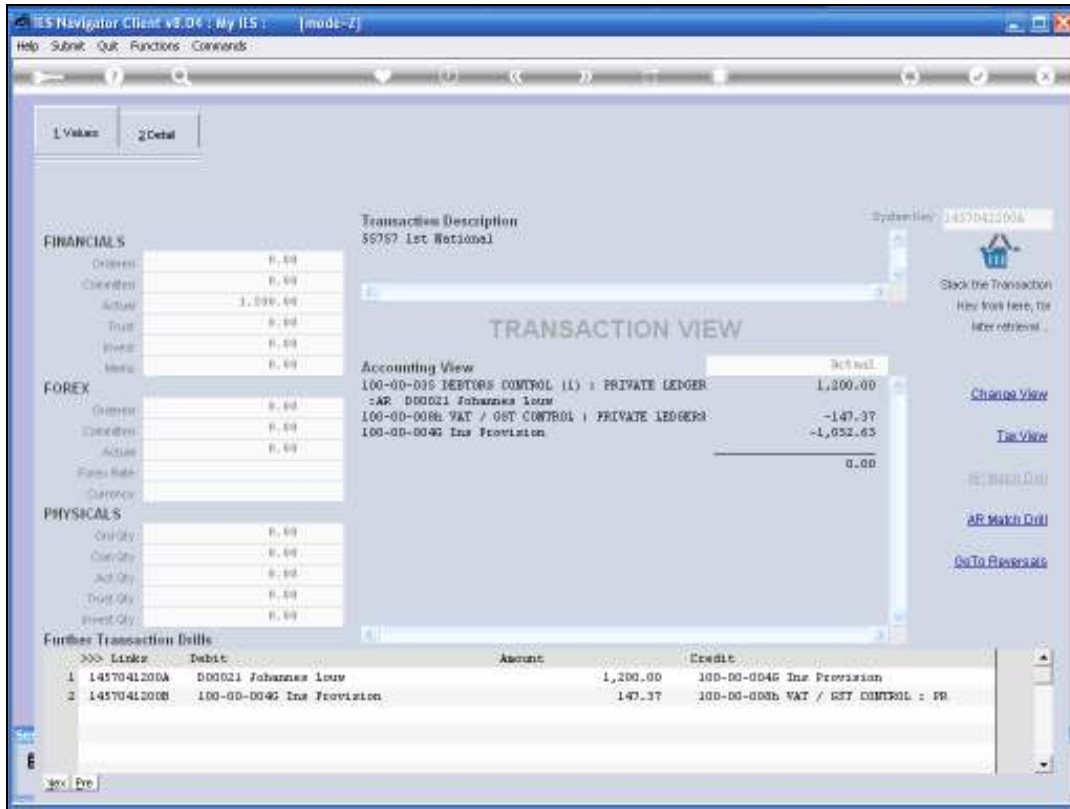
Slide 32





Slide 33

And this is the transaction set that was processed by the System by the Manual raising of that Premium.



Slide 34

In the majority of cases the System will be raising the Premiums Automatically when we use that Function from the Menu.

But there are instances where we will Manually raise a Premium because it has to be done. If we are using "Other" as the interval, or we are in the situation where we have to raise the 1<sup>st</sup> Premium because the Automatic Premium have already been performed for this particular Month or Calendar Period, then we will do a Manual Raising of the Premium.