📝 Notes

Sep 26, 2025

## TransCredit

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Attachments [TransCredit](https://www.google.com/calendar/event?eid=MThpMmo3b2ppYnBhM3A0a3VmcDU2M2hmOHMgaS5zb2tvbG92QHN5bWZhLmNvbQ)

Meeting records [Transcript](?tab=t.4hy33nu12q9c) [Recording](https://drive.google.com/file/d/1xnnwk369j9MeKhOG6VCfeCsgnAOqA65p/view?usp=drive_web)

### Summary

Ivan Sokolov outlined the comprehensive report processing system, which includes varied descriptions based on report generation, detailed certificate and error handling with specific codes for missing information or unanswered health questions, and systematic error resolution using "subshot" scans for issues like age limits or multiple policies. Ivan Sokolov further elaborated on system updates, exception reports for sales adjustments, legal compliance for premium changes, and the significant time spent correcting agent and loan officer errors, emphasizing adherence to state regulations and the Plateau agreement for audits. Finally, Ivan Sokolov discussed system limitations such as premium calculation issues for non-monthly payments, current Excel-based system features and potential improvements with a new system by Ammon for automated corrections and detailed logging, and the importance of manual notes for state-specific rules and system deficiencies like birthday-based coverage calculations.

### Details

* **Report Processing and Description** Ivan Sokolov outlined the process for managing and describing reports, noting that report descriptions vary based on how the report is generated (manual, e-ID, or upload). They explained that this system helps users identify the report's origin and the person processing it uses a report number in their system ([00:00:00](#_dm801i4fca0v)).
* **Certificate and Error Handling** Ivan Sokolov detailed the process of inputting certificate information. They noted that if a certificate number is missing, the last four digits of the social security number are used, and Agent Services is notified to address printing issues with the platform provider ([00:04:49](#_ubyiym29ob0s)). They also explained that if health questions are not answered, a code of '3' is used, which triggers an error ([00:05:43](#_s8m0uune4c6)).
* **Error Resolution and System Scans** Ivan Sokolov explained the process for identifying and resolving errors, often originating from banks, such as age limits for insurance, incorrect calculations, or wrong coverage amounts. They clarified that running a "subshot" scan helps identify these errors and also checks if a customer's multiple policies exceed agent limits ([00:06:58](#_w5hfi9xt3s66)).
* **System Updates and Exception Reports** Ivan Sokolov described the system's function to process and verify monthly sales reports from banks ([00:07:54](#_b7hy66hadirx)). They explained that after initial input, errors are addressed by making changes in the system that affect the balance, and an "exception report" is generated to inform agents of all adjustments made ([00:10:07](#_8otlidoohld8)).
* **Communication and Legal Compliance** Ivan Sokolov discussed the need for detailed explanations of changes in the system and explained that while codes are available, typed explanations are preferred ([00:10:07](#_8otlidoohld8)). They highlighted the legal requirement to notify customers if changes are made to their life, disability, or AD&D premiums, necessitating a letter to the customer, agent, and a copy for file ([00:12:40](#_ja5nqdk24fxn)).
* **Handling Exceptions and Agent Errors** Ivan Sokolov explained that a significant portion of their time is spent correcting errors made by loan officers or issues within the agents' systems, often due to incorrect refund methods ([00:13:57](#_r16vaoz72ca8)). They emphasized that all changes must adhere to state regulations and the Plateau agreement, as audits require proof of accuracy ([00:14:55](#_ym7iutabjem0)).
* **Correction Workflow and System Limitations** Ivan Sokolov outlined the workflow for corrections, stating that initial certificate data is entered exactly as it appears, even if incorrect, to accurately track agent submissions ([00:16:00](#_gtpw0yizhbhl)). They explained that subsequent changes are made to balance the report, and the system is updated with correct amounts after input errors are fixed ([00:17:04](#_9zsm4jg22je)).
* **System Calculation Issues and Specific Scenarios** Ivan Sokolov noted that their current system calculates premiums based on monthly payments, leading to errors for bi-weekly or annual payments, requiring manual quotes ([00:18:06](#_6v8toqyjtmz)). They provided an example of a new agent whose system prints an extra premium due to an incorrect button click, even for small amounts ([00:19:10](#_cawkhdz8diyl)).
* **System Features and Potential Improvements** Ivan Sokolov discussed the current system's capabilities, stating that it is Excel-based, user-friendly, and efficient for searching certificates by number, social security, or customer name ([00:21:35](#_xv2eq5aiajx8)) ([00:23:43](#_ydp6zm8o0n00)). They mentioned that Ammon is looking to build a new system that would automate the correction process and allow for more detailed search parameters, possibly including wildcard searches ([00:22:38](#_fhsmbnucoe17)) ([00:37:15](#_aaf8j4y5d4pd)).
* **Logging and Audit Trail** Ivan Sokolov confirmed that a tracing feature exists in the current system, which records all actions performed on a report by different users, including the date and time ([00:26:58](#_5kf9dylp7j0k)). They acknowledged that while this provides a high-level overview, it lacks detailed information about the specific changes made or the field names affected ([00:27:55](#_yat8cdax3eo0)).
* **Importance of Manual Notes and State-Specific Rules** Ivan Sokolov highlighted the critical role of manually created notes for new agents, as these notes contain crucial business wisdom regarding specific state regulations and common errors ([00:31:27](#_ishkqtkfy4hg)). They explained that these notes are essential for making correct adjustments and avoiding audit risks, as some states have unique rules that affect premium calculations or coverage limits ([00:32:27](#_7bytyuyacu85)).
* **System Deficiencies and Proposed Enhancements** Ivan Sokolov detailed current system limitations, such as its inability to calculate coverage based on birthdays, leading to manual adjustments for extended coverage periods ([00:33:48](#_42ryiw2jsr29)). They also noted that the system incorrectly flags full refunds within the 30-day free-look period as errors, a behavior Ammon intends to fix in the new system ([00:35:07](#_l6g357ohxr9n)).
* **Proposed Logging Details and Communication Tracking** Ivan Sokolov confirmed that the new system aims to implement more detailed logging, including the specific value changed, old and new values, reason, and the user and time of the change ([00:40:13](#_wf470qx15g0l)). They also mentioned that the new system plans to track all communication, such as emails, subjects, and body content, to enhance audit trails ([00:41:27](#_i45di0yla8pf)).
* **New Report Processing Walkthrough** Ivan Sokolov demonstrated the process for handling a new report, starting with inputting the report number and balancing it against new certificates and cancellations ([00:44:32](#_7f4sj0wh73kw)). They emphasized that despite system calculations, they always input the amount requested by the agent for refunds ([00:45:21](#_6bliqamcr9hl)).
* **Handling Over-Limit Policies and Customer Notification** Ivan Sokolov explained the procedure for managing situations where a customer exceeds agent limits, which involves emailing the agent to verify if older policies are still active ([00:47:03](#_7rzekk2f1gi0)). If both policies are active, the newer policy's coverage is reduced, and the customer is legally notified of the benefit and premium reduction ([00:48:35](#_3gth07bs7gws)).
* **Communication and Agent Compliance** Ivan Sokolov detailed the communication process with agents regarding adjustments, noting that a billing statement is emailed to inform them of money owed or returned ([00:53:20](#_w3kbdb38um8n)). They added that while many agents adjust their systems, some do not, leading to ongoing issues with refunds based on original coverage ([00:54:20](#_ckebty4yxmce)).

### Suggested next steps

* Ivan Sokolov will talk to Aean about the request to add more parameters for searching certificates and about Terry's work on error checks.
* Ivan Sokolov will update the explanation codes to be more externally friendly.
* Ivan Sokolov will sync with Aean to confirm the understanding of the process and requirements.

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📖 Transcript

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## TransCredit - Transcript

### 00:00:00

**Ivan Sokolov:** Thank you. Yeah, just a sec. I'm okay. Yeah, let me get this. Um, the last thing to do is manage recording. Start recording. Start. Got it. Okay. and then a report description. Um, okay. Now, her we we have different report descriptions that we use. Um, if it's manual, we do the month in the city. Um, so this one she put August bath because that's the city that it's in. Um, if it's an e-ID, it'll say August er. If it's an upload that comes through the website, it'll say August upload. Okay. That way everybody knows how we got this. Okay. Um, so then the person that processes this report will go into control and pull up the report number. I like the flowers here. Very nice. No, that's cute. The which ones? Oh, the the flowers. Oh, yeah. Those are super old. The guy who created this program through change it for every holiday.  
 

### 00:04:49

**Ivan Sokolov:** That was Easter. Anybody poinsettas? But it's so nice. Okay. Really old. Yeah. Yeah. But Okay. So, it pulls this report up and then we're going to go to input and um sometimes we have to change these depending on what state we're in or what product we're keying in. Um but mostly it stays right here. So, we're going to input the issue. Here is our certificate. Um this one doesn't have a certificate number. That's a printing problem with their platform provider. Okay. when they don't provide a certificate number, we use the last four digits of the social. Um, and then we let agent services know, hey, they're not printing certificates. Then they reach out to the platform and try and fix it. Okay. So, since we don't have a certificate, we're use the last four digits of the social. If it was a branch officer, we would key that in. And then here is the maybe it'll help.  
 

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**Ivan Sokolov:** It's okay. It's okay. Yeah. Have it your way. That's fine. Totally. Okay. Make it. Oh, it's a certificate. Mhm. Want to be in the state of water? Yep. No, no, no. Um, I'm sorry for this. I I hate it myself to be honest. Whenever I'm to do this, it's something wrong happens usually. Um, and this is the code if they answer health questions. It's a one. They've answered sign and data. So, we cod it a one. Okay. Um, now had they not answered it would be a three and it would kick. What happened on the safe? So, so if they didn't answer health questions, uh, it would be a three and it's going to kick in air. Okay. And so when it kicks an error and everything's keyed in, uh, we exit. We run the snapshot. Uhhuh. And you'll see the certificates usually roll down here.  
 

### 00:06:58

**Ivan Sokolov:** And then we run our error list and see any errors we may have. Okay. That was an error. Okay. Then we either reach out to the agent say we need health questions or we clear up whatever error. Most of the errors that happen happen at the bank. Okay. um either the customer is too old and they can't have insurance or they've not calculated this correctly or a lot of times like with net coverage, this is your amount finance, but if it's decreasing coverage, it's your total payments. Sometimes they put the wrong amount for the type of coverage that you're selling and the engine scans it and it's capable of uh tri well at least capturing those. Right. Okay. And so then we fix it. So, right. Um here they've answered health questions. We're going to run the subshot. This lets us know if there's any errors. No errors. Now, this is over limits. This tells us if the agent if the customer has multiple policies at the bank that exceed the agent limits.  
 

### 00:07:54

**Ivan Sokolov:** There wasn't any. So now we run this. This shows us that here's money and here's the report. It's balanced. Nobody owes anything, right? So then we'll print that. And then we print this customer list which tells us who all is on the report. And then all of this gets scanned. Okay. Together. And then here's another one. Um so may um I would probably be asking something silly because I'm I'm not that familiar with this process at all. So what what you just did is uh kind of digitalizing um and putting into the database new uh certificate or no because so far it's just a report that you've been working on and then you take to the original certificate. All of these certificates are tied to this report. So this is this bank's monthly totals that they sold for the month of September. Okay. Well, this says August. So, this is what they've sold for the month of August, right?  
 

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**Ivan Sokolov:** This is what they owe us for their whole month. Um, but we have to put it in our system, right? And I mean by our system you mean actually you're going to access and then uh putting the data and then you run snapshots checks and after this there will be a final button that will probably write into the insert data into the database. Am I correct? Yeah, I really Oh, sorry if I interrupted your process. I'm sorry. I'm just kind of No, let me show you this. Mhm. So, this is a report I did last month that I didn't get to I finished it, but it doesn't look finished. So, here are the errors that happened. Yes. Um these they've collected the wrong premium. Um this is a common problem with this agent. it just it's wrong. Okay. Um we know that it is because we've calculated it based on the rate and the term and this is correct plus this benefits the customer.  
 

### 00:10:07

**Ivan Sokolov:** So we make that change, right? Um and when we make these changes because the agent has paid us this money for what they submitted, we make changes that affect that balance. All right. So when we go in here and fix anything that has hit on the error list, um so this run snapshot, what that button does, which Ammon does not like the button. Um what that button does is it's scanning all the certificates for any kind of errors they make. Well, once we make changes, we don't hit that button again because what's this is called an exception report. Okay. Um and this is telling the agent all of the changes that we made. Mhm. Um, so we owe them $34.67 based on the adjustments that we made, right? Um, and then here is a screen we go. So when we update in the system, it's only updating the numbers, right? Um, this is where we have to go in and give typed explanations on what happened. Now, we do have codes, but we don't like this.  
 

### 00:11:18

**Ivan Sokolov:** Here's all of our codes. Uhhuh. Um, but then we just kind of have to plug things in. Okay. Um, but this just tells the agent what happened. And Oh, right. I just got rid of that one. So, let me fix that real quick. Sure. This is the part that takes us the longest. Mhm. Um Okay. And this is for this certificate from the past basically. Yeah. This was last month and this is for this bank. Um I have to decline this person. So I haven't got to do a letter yet. So, that's why it's still sitting here because I need to type up the letter and then email this billing to the agent. Uhhuh. Um, so here is billings that I sent last month. You wanted to see something like that. So, here is an email that I sent to an agent and here is the Thank you. Uhhuh. So, it basically says that they owe us 21,000.  
 

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**Ivan Sokolov:** They didn't send a check. Um, and there's no exceptions. They just didn't send us any money. So, we're billing them for it. Okay. Um, and this is kind of what we send them. I have an agent with exceptions. So I think thought it's rainy outside, but it's it's a machine printer. Yeah. Oh, okay. That's just one little exception, but there's a letter. Okay. Um, so here's the letter that we sent. One goes to the customer, one goes to the agent, and one goes on file. Okay. And because we if we change life premium, disability premium or um AD and D, we have to legally notify the customer that we're changing. Makes sense. Makes sense. Uh so that is a building that has exceptions. Okay. This is we we send these all month. I'd like to find one with a lot of exceptions. I may not. Interesting. Um, while you're searching, may I ask for this?  
 

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**Ivan Sokolov:** Um, so, oh, here's a lot of exceptions. Okay. So, this agent, we are this agent uses the wrong refund method. Okay. They're doing it pratta, which it's actually rule 78 or actually they're doing rule 78 when it should be pratt. So, they're shorting their customer this much money. They're not refunding correctly. So, we go and fix all of these adjustments, right? We send them an additional $15, um, which is after commission. Yeah. But they just use the wrong refund method and they will not or cannot update their system. So, there's one with a lot of exceptions. I wanted you to see. Um, now this is interesting because my original impression was that the system that we're going to work on on Transcredit is specifically devoted to certificate updates and inserts, like basically two tasks. If a certificate gets updated, you do some magic something I don't know on on this part of the system and then the database catches it and you know updates the certificates.  
 

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**Ivan Sokolov:** But what you're talking about is about exceptions and interactions with with third party you know people and organizations. Um so the exceptions that we make which is what we spend most of our time doing. um either the loan officer made a mistake when they put the loan information in their system or their system is not doing something correctly or there are platforms out there that just will not cannot help them. Mhm. Um so we constantly are getting errors and we can only update them based on state regulations, their agreement with Plateau. Um what their um certificate this certificate has a lot of language in the background that says you're going to refund it this way, you're going to do this, you're going to do that. Um so we have to go through all of those legal documents and that is what we have to make our changes on. Okay? Because if we get hit with an audit, it has to be correct. We have to prove it. And so the majority of our time is spent fixing what they messed up.  
 

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**Ivan Sokolov:** And is it fair to say that uh you cannot do anything with the certificate unless no errors are anymore so to say? Well, we so we have to track exactly what the agent did versus what changes we made. Okay. So, we whoever keys these reports in, we key it in. Exactly. We know it's wrong. We see it kick. We have to just pretend we don't see it. Kick everything in to balance to this because because this is exactly what the agent wanted. Then we have to make all the changes that should have happened and here's your difference. We're billing you for the difference. We have to show them the difference. So, we we can't make corrections as we go. I see. So may I to like rephrase the flow. So you get the certificate as is. You dump it into the system as is or update it as is as and and you know because of your scripts there something might be wrong but you you you dump it into the system and then you start interacting to fix it.  
 

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**Ivan Sokolov:** Yes. Once it's fixed you go back to the certificate and update it so that it will get updated into the system because originally it was inserted as incorrect or Yes. So, so we key everything exactly how it printed on the policy and then everything we balance to these numbers, right? Um, and then once we're balanced, then we start looking at the corrections. Is it an input error? Is it something we did wrong as we entered the certificate? If that's the case, then we clear that. Um, we only show the errors that happened here because we fix the input errors if there were any. um we fix those and then we print the error list again after there's no input errors to to show the agent here's what happened. Um and then we update our system to the correct amount. We we make notes on the billing to explain to the agent here's why we made the change. Um and then we show them we send them a billing with the changes.  
 

### 00:18:06

**Ivan Sokolov:** Either they owe us more money, we owe them more money. Uh we do customer letters if it's incorrect because legally we have to notify them. Um and the agent will read that billing and they have questions. They always want to know they read most of them read that billing and they will come back. Some of them will come back and say what what did my platform do wrong? And they will reach back out to their platform and some of them can fix the errors but sometimes they can't. or um our system is set up to calculate the premium based on monthly payments. If the customer came in and did bi-weekly payments or annual payments or semianual payments, it will kick and we have to run a quote. Okay? And if we can run a quote, which I had one yesterday, uh if we can run a quote based on the annual payments, we force per quote, we'll force the coverage because the premium isn't wrong. Right. It's just our system only calculates monthly because our system doesn't know, hey, this customer is only making one payment in five years.  
 

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**Ivan Sokolov:** Right. Right. Yeah. I get it. So there's certain little situations like that. Yeah. And I have another one. Um, so this is an agent that they're brand new. They just came over. Uh, the company they were working with quit selling insurance, but they were using our paper. I bet I don't have it. Um, the certificate was coming through. Pull it up so you can see what this was an error that their system is making because they're clicking a button that they shouldn't be clicking. Mhm. Mhm. And that is all that's happening. This is a brand new agent. So, this is what we balance to. And here are the exceptions. And what happened was have it on here. It's printing this extra little premium right here. Yeah. They because they're clicking this box when they're printing this certificate and they can't have that. So, we here's the loan documents.  
 

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**Ivan Sokolov:** Even though it's just 32 cents, we have to tell them that the That's not correct. We have to explain that uh we adjusted it based on net coverage, based on the amount financed and I we have to but keying it in. You have to key that in wrong knowing it shouldn't be there to be able to track what they did wrong and what you're doing to fix it. Okay. Um which is kind of what's happening here. This is very interesting. So seems like um certificates can go different amount wise just like on this example even by this very little amount it can go change drastically because of the errors. Yes. All the errors. So yeah a lot of agents will print. So if the loan has two people on the loan but they're only insuring one person. The certificate will print two people even though it's not supposed to. So if it prints two people and it's single coverage, we have to key it in exactly the way it printed because this is a legal document.  
 

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**Ivan Sokolov:** So we print it in that way it kicks and then we have to tell this customer, hey, there's a printing error. Your name printed on here with single coverage. You are not insured, right? So they can't file a claim later on, right, with us. Um that's something we see a lot. But yeah, that's that's the majority of what we spend our time doing is fixing what got messed up when these were printed. Okay, got it. So now I'm looking into my some notes. I'm sorry, they are in Russian. Yeah, you're fine. Um but um Okay, the um so you are probably in close touch with Aan. Um are you? Yes. So, uh, he's wanting and I'm just trying to understand why he is wanting this because the system seems to be okay. Maybe it's out of date, but it seems to be working just fine. No. What do you think? Um, it's slow. But yes, it it does. It's very user friendly because it's Excel based, right?  
 

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**Ivan Sokolov:** Yeah. Yeah. it it's very easy access. But I think um I think what they're hoping to do is that they want to build a system that fixes the cor these corrections. Yes. So um my Yeah, I'm sorry. I'm reading. I get it. So what what I have here two points is um they wanting to do so first of all they want to migrate the stuff from access to the plateau web service or whatever they call it. Yes. So it doesn't really change from your perspective. It's just you will be dealing with another system but its design is the paper purpose will stay the same uh for sure. But um here it says uh they want to add more parameters by which you can conduct search for certificate. Does it ring a bell to you anyhow? No. So do you do you already conduct some do you have a use case where you are searching for some certain certificate but we search for it here? Yeah.  
 

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**Ivan Sokolov:** And doesn't by certificate number social or customer name right? Isn't it already not enough because you've got already comprehensive list of fields. So you are satisfied with that, right? Yes. Yeah. We if we need to search for a certificate, I'm just wondering why do we have here this this request? Like if we put in the certificate number um and don't put in any other information, it's going to bring up Oh, oh, it didn't take it. It will bring up all the certificates. It's not working. Oh, I'm in the wrong spot. That would help. Okay. Um, so it's going to bring up all the certificates that are close to this. Yeah. But if we put in the agent, if we and if we don't know the agent number, we can click here. Um, let's say, see if I can find that certificate. So, we know the effective date. If we click here, dates equals. Right. Right.  
 

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**Ivan Sokolov:** Wonderful. That's who we're looking for. like yeah we have no problem searching for certificates it pops right up so this is a little mismatch but I it's just because I don't know the system that but but my impression is that this is a necessary feature that uh um I mean simp like the stakeholder is certainly Aean and this is the request from him so there is probably something behind this decision that I just don't cannot comprehend so far but as of now it feels like it's a little well it's certainly possible but seems like some other parameters by which you could search for the certificate are a little bit but how do I say this um not necessary so to say just yeah okay I'll get back to Aean on this one because this is interesting and the second thing which is this it says okay he um he suggests that we need to uh implement the logging of all the occurrences all the actions that a user does to certificates via in this case via the system. For example, certificate is added, certificate is updated, an email has been sent, the answer has been received, um update, corresponding update has been done, you know, that sort of thing.  
 

### 00:26:05

**Ivan Sokolov:** Is this already implemented somewhat uh somehow like maybe you don't maybe you don't know but I'm just wondering because you you do so many interactions and the flow is still like this like in the in the in the best case scenario yes you receive a certificate you receive a report you go into the system everything balances you're happy you send the email good so yeah if we're balanced we usually don't tell them unless they didn't pay us yeah they know if they don't hear from us we're good right but I can I can still at least count like five or six actions from this. Yes, we do. We we receive the report, we key it into the system, we check for errors, we print it, we build them. Yeah, we do all of those things, right? And so he wants to to log this like log is just um it's just a note in the table that says, okay, this guy did this to the certificate. So this is about that basically just to trace the history of all the actions.  
 

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**Ivan Sokolov:** We have a trace. Let me see if I have access to it. Mhm. Um, so this report number this is what everybody did to it. We have that already. Yeah. Look into this. The run date. This is Ammon's daughter. She helped key this report in. Oh, really? Oh, okay. Yeah. She works here part time. She's not here today. Um, both of his daughters work here, actually. Um, but yeah, here's everything she did and everything I did and the time and date that we did them. Like we have that already wonderful that his daughter is right here. That's just great. I like it. Yeah. Okay. So the run date tells when report number which means which report is it related to. Yes. User ID who did this proer report number here's what we did. So the R list is that page that I showed you that we balanced to.  
 

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**Ivan Sokolov:** Um okay. So on say on this report. Mhm. Let's look at this is an R list. Mhm. These numbers input these totals are what we balance to on their report in our minutes. That's the numbers. I guess I don't have it. But that's the number that they submitted that we balanced to. And then down here, approved. This change, this changed by $60 because of the exception. So, here's what we input and what we totaled you. Here are the changes. The difference was $60. After commission, it was 35. Okay. And then this screen shows you the $60 difference. Okay. Why it was $60 difference? Um, so, but getting back to the law to that, um, can you open please? Yeah. there. Yeah. Thank you so much. So that thing doesn't tell you what really happened at this moment because it's very high level. Don't you think?  
 

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**Ivan Sokolov:** Or I mean I can't say if it was a mistake detail, right? Yeah, you're right. It doesn't it just says that something has occurred and someone did to this at some certain point of time. But what exactly happened? No clue. And file ID name or field name? I don't see field name. The last call. No. So, no, no, I'm not saying it's bad. I'm just saying this is a good attempt. But probably this is one of the reasons why they want to but once we're balanced to their reporter minutes that they submit any we if we were to and then we make all those changes. If we were to snapshot again and take any of these changes off, it would no longer balance. So this shows you what changes happened, right? Well, yeah, this is your user experience from which you can tell how you can retrace it, but that and this is on the admin screen. Not everybody has this. Okay. Okay.  
 

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**Ivan Sokolov:** Privileged, but yeah. And then if so, every certificate is given what's called assert ID. Um, and yes, IDR, right? We don't really use this a whole lot. Um, but you can use it here. Uhhuh. Kind of tells you everything. Well, I guess nothing happened to that certificate. That's Yeah. Right. Okay. Um, but it should tell you what happened to that certificate. Go in here because this one has a claim on it. So, this might be a little more informative. I don't play with this button a lot. No, no, that's that's fine. There's nothing. That's just fine, you know, because if you don't use it, it doesn't mean So, I guess that's not helpful. That's good. That's good. Um I I'm just trying to think why. I mean, it's not a question to you. I'll talk to Aean. Still in suppose the old it comes and you would need to understand as quick as possible what really happened to a certificate you must be either very experienced to quickly you know understand what's going on or otherwise I've made these okay um what's this so whenever a new agent comes in um I'll work the first report and we make notes any notes that the person making correct directions might need to know and we've told Ammon we  
 

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**Ivan Sokolov:** have to have this because some of them are very lengthy but errors level off premiums may kick run quote adjust send amendment letter that's the one where the right extra premium comes in right so we we make and this tells us which quot to use um interesting so this is what you did manually typed in um well I send it to agent services and they add it but I mean okay and not not every I I haven't had time to do every agent, right? Um but we've tried to catch most of them. Um but like this one. Does everybody do this? Uh like keep keep the track of that's wonderful. This this is their notes. These are the notes that I've sent to agent services for this agent. Yes. And my goal was to make these because right now we have a person assigned to a specific state. Right. because certain states have certain rules and regulations and not everybody here knows them. Okay? Like North Carolina is net plus three.  
 

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**Ivan Sokolov:** What that means is they are allowed to have three extra payments, but that makes the premium kick. So the person that does those corrections knows what to look for and which one is accepted and which one isn't, but nobody else who's never done North Carolina knows that state. Kentucky has um Kentucky taxes for specific some counties add the taxes on the certificate and some don't. Okay. Um so this is the notes we have to make for Kentucky. Um but these notes I mean who who typed them like physically you right and sent them to agent services and they plugged them into the system. Yeah. because you were diligent sorry because you were attentive and prompt in tracking your your things but if a user is too fast so say my question is it will be blank right and if uh for example loaded comes you're in trouble because I mean you you're not if you're able still somehow to trace it back but without these notes it makes it harder very very hard and you could risk making the wrong correction and then you get hit with an audit and that's a problem so not all of them are correct I I've told everybody If there's bullets and it's in I did it where the first couple of lines helps the person opening the mail, the second couple of lines helps the person processing and then the person doing corrections and then the person sending the billing.  
 

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**Ivan Sokolov:** So I kind of have a system. That's great. Right. And I've tried to do every agent, but it's almost impossible. Um here is let me see if I have Didn't we get um some mess with the certificates how they were originally? If we did, I apologize. Maybe you will. No, it's fine. I was looking for specific. It's here. No, these are some of our new agents. I don't know if I've made notes on them. I think that's why they're up there. Mhm. Okay. So, here's Texas. Here's the notes I've made for this one. Um, so this tells us that it's a manual that they upload it through the website. And here's their platform provider. So, we can reach out to them if we ever need to. Um, so another thing, our system currently can't calculate based on birthdays. Mhm. According to the certificate for this state, they can have life coverage up to their 71st birthday and they can have disability up to their 66th birthday.  
 

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**Ivan Sokolov:** Currently, when we key the certificate in, our system will say they can't have more than 12 months of coverage. But that's not true. We have to go in and calculate when their 76th birthday is, and they can have up until the day before. Okay? Sometimes that means they can have 15 months and 28 days. So that's an adjustment we have to make. That's why that note is there, right? Um this tells us that certificates, this is I think a state regulation. It may be on this on the uh document. Certificates have a 30-day free look. So what that means is if the agent submits a cancellation to us within the first 30 days, our systems telling us no, they can't have that full refund, but based on the language on the certificate, they can. So complicated. So I've asked ammon if he could program it to, hey, this is less than 30 days. Don't kick that as an error. So, that's kind of what he's wanting to do with his new system is make that not be an error because we already know that they can have that.  
 

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**Ivan Sokolov:** Wow. So, little things like that that he's trying to make easier for us. I know because I've shown I've talked to him about that, too. Yeah. So, okay. Now this is very interesting and thank you for commenting this because uh like yes in a nutshell at a high level they certainly want to log all the actions. However I still believe that it won't replace because this is I mean this is just u wisdom business wisdom that you have and logs will help but they can't replace it to the full extent and this is something that you would still probably need to to use. Um, yeah, we've asked him when the new system comes in, please make these notes. Oh, yeah. Because we have to have them, right? Right. I'm pretty sure he will leave it. He's not going to kill it. Um, so let me look on my end what I have from him and see if it makes sense to you. So, as far as certificate search, here are the list of fields he wants to add.  
 

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**Ivan Sokolov:** search by first and last name of whoever he is so far, which we have that already. So, the question is why is it add? But I don't think we have a wild card. Like if you're looking for I'm not sure what wild card is. Um, well, wild card means if you don't know the full spelling. Okay. And you just like like say we're looking for you and we don't know the full spelling. Usually if you aster or something it pops up. We don't have that option. We have to actually Right. Type in the name. Oh, we don't have anybody. Um, is it my surname? It was very close. Was it S K O L O V? Almost s K. So, call off a V in the end. Let's see. Why, man? Well, there's that's my wife. So, she Well, there's an A at the end and an I because she is a woman. Yeah, because that's the Yeah.  
 

### 00:38:13

**Ivan Sokolov:** Yeah. Says the Slav this the Slavic thing. Girls have a in the end because they're female. Tatiana. That's my wife's initials. What? Yeah. That's funny. Okay. That is funny because they're using underscore. She has an a at the end of Tatiana. That Tanya or Tatiana's official name. That's why she's so Yeah. Um it's just it's a Yeah. totally different world. Yeah. Language. But yeah. Wow. That's funny. I'll let her know she's in the city. Yeah. Well, let's see if it was the same. Let's see how old the person is. Yeah. And then S. Okay. Sorry. It's Oh, I keep doing No, you're good. Well, and let's do a T. Okay, that's Michael. Oh, I have the period instead of a It's really picky. That is a problem. Yeah. Oh, Annette.  
 

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**Ivan Sokolov:** Wow. Well, that is something. Okay. So, search by first name and last name. I can see that it's being done. The question is there we go. Probably he meant the Tiana. It's just crazy. So, it's a Toyota. No, we don't have one. Okay. Back from 2018. No, no, no. We've got There is no such cars. Opel. It's like Chevrolet. Chevrolet. Yeah. Okay. I mean, it drives and that's what I can say about it, actually. I have a Chevrolet, too. An old one. A Trailblazer. Well, that's good. I like it. I like So, we do we can I think we can look by birthday. Maybe not. Date of birth. This is D. I mean, the field is there, isn't it? So, it means that this engine kind of expects it to work somehow or another. So the thing is why he thinks needs to add probably because it's I guess that doesn't work.  
 

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**Ivan Sokolov:** Okay. I think I'll clarify it with him but I think it's just because uh they already have something on their end. Yeah. As a web service but it doesn't yet contain everything that this system contains. And that's why we are to you know migrate or mimic whatever has been done um under the hood of of of this platform. And SSN is there as well. Yes. Yeah. And we can do four digits, too. Okay. Right. And it'll pop up everybody because some of our certificates only print four digits. Okay. Yes. Got it. Got it. Yeah. This is what you said, right? So, okay. So, this is how they want to do now uh for the for the logging table just just for your information. And it will be like um the identification number the certain ID that you don't really use then the value that has been changed the old value the new val so for example changed value is amount that will be just say amount the premium okay yeah the premium so old value $100 new value $200 and then the reason will be also just as a separate field okay and then when and by whom uh will this change has  
 

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**Ivan Sokolov:** been done okay So okay okay okay oh right so error checking is this somehow done oh checks will be determined by review of access and SQL code um I mean well like um so I don't know what would I don't know that that would now I know agent services does something called error checks. Yes, that would be Aaron. Yeah. Yeah. For agent. Yeah. So, for that, we don't do that in this department. For agent service, we've got it here. And yeah, and and this will replace all of that because Terry right now is working on this one as far as I understand. She's the main subject matter expert, but I think it Okay. So, I I'll ask about that. Oh, and then there's also what they want to do. They will want to track communication. Not only the change requests on the database side, they will keep everything as far as how which emails, which subjects, which body in the system. Yeah. Okay.  
 

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**Ivan Sokolov:** So, they will just like big big brother watching you and how is it going to track our email? Oh, I mean it's it's possible. That's fine. There is a current currently currently what I've asked everyone to do is if you've emailed the agent and asked them a question about an error and they answer it, print it and put it with the report and send it to standing because I don't want the agent coming back and saying we didn't say that. Right. So um so yeah I mean that that's not a problem I wouldn't think. Yeah. And they want to kind of uh enhance this routine by you know supporting and all togethering and we will be doing this in our in Okay. Yeah. Yeah, I think. Okay, so DMZ is for the later. Um, do you know, have you ever worked with the DMZ website? It's a deit dearized zone, whatever it means. Okay. I don't think so. No mind then.  
 

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**Ivan Sokolov:** I think it's a good start and we can probably wrap up here just because my main goal was again to see what what is the flow and I see it's it's quirky in this in a way that there's a lot of back and forth and it needs to be tracked and it needs to be u at least replicated if not improved somehow and we will do our best our developers I'm going to go and do this luckily okay um yeah so when we do our next team's call um you want me have a report for you to watch that one go into or do you think you have all you need? I think for now I have all I need because but can can you say me right now if if it's okay if you got five more minutes just what would you do without doing just step one, step two, step three and that's it. Um yeah and that will be enough because we want to this will just confirm the flow that it's right now in my head and we will see if I got it correctly.  
 

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**Ivan Sokolov:** So that's what we need. So let's just say new certificate starting point. Yeah. Yeah. So let's just say this is a new certificate. So how how would you approach this? Um a new report. Yeah. A new report. Yeah. A new report with a new certificate. So this is a new report. Um so we go in and put in this report number. This is something you started with. Um yeah. So this is what Cassie got this morning. She gave it a report number, put money on it. So this is and this is what we're going to balance to. They sent one new certificate and cancellations. Okay. So, it will be in new certificate plus updates on Yeah. So, these loans paid out early and the customer is due a refund that they tell us how much is due back. Our system doesn't get like this is what our system says it should be.  
 

### 00:45:21

**Ivan Sokolov:** This is what they're asking for. We always put in what they ask for. It won't kick unless it's right a lot. So that's like $3 off. System says it doesn't matter. Okay. And then here is the new certificate. I would do better if you guys just jumped in here and watched me and I didn't know it. Yeah, I'm I'm sorry for this. Oh, no. You're fine. I'm moving really fast. Okay. Yeah. Yeah. Michael said just catch. We're all real quick cuz she's super fast. We've all been doing this a while. So, we're we can key in reports pretty fast. Okay. So, that's one issue and two cancels. So, this that kind of goes down here really fast. So, now we look and see if there's any errors. There's no errors. Um this is over limits to see if So, this person um who just sent us a policy says we have to print this.  
 

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**Ivan Sokolov:** So this tells us So this tells us he has two policies. One he opened in December and one he opened in August. Mhm. Um he can't have more than $100,000 with this agent. Okay. Um, so that's a problem, right? And we go, so here are your agent limits. They they've signed an agreement that they will not sell more than $100,000 worth of coverage. Um, and this person has. So now what we have to do this works we have to email the agent and ask if this policy is still active because they've exceeded by $32,528. So we'll email them and say, "Hey, this August 2025 policy, is it still active in your system?" Because sometimes they just forgot to send us the cancellation in. Okay. Um, if they forgot, they'll send us the cancellation. We'll cancel it. They can have this one. If that's still active, we have to reduce this one. So, right now, we're his new loan is $75,26.87 or his new loan is $7,321.19 because he's exceeding it by 30. Oh, it's 57,000.  
 

### 00:48:35

**Ivan Sokolov:** policy. Um, his new policy is $57,321.19. His old policy 75,000. He's over by 32,000. So, if they're both active, we have to reduce this one by $32,5286. So, we can only insure $24,793.13 of his August policy if they're both active, right? Um, so when the agent comes back and tells us, then we reduce it, which um, we always let them know that because insuring the 75,000 and changing that to 24,000, sometimes that that doesn't help the customer any because we're only insuring a third of their loan. Okay? So, sometimes if the agent has another contract with another insurance company, which rarely happens, um, they will tell us to withdraw the policy and they'll go put it on the other insurance company. But most of the time it's active and we have to reduce it. So we have a code um so let's say let's say it was active. This is what we would do if we fixed it. So we're going to have to change this to $24,793.13.  
 

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**Ivan Sokolov:** Um, eight. The system tells us the premium being $1,6.35. Now, we're going to run these over limits again. Now, you can see we're at the $100,000. Now, it's good. Um, but now we have to notify the customer. So, we're going to go here is our changes without any explanation. Okay, we reduced the benefit, we reduced the premium. So this is the original value, the new value, here's the difference. Um, but now we have to explain and we have codes for that which I want to update these codes because they're um not representative. They're not um I don't feel they help the agent understand. They're kind of internal notes. Yeah. Right. Um I think it's um external friendly. So it says DTOR exceeds cumulative life field underwriting limits. Uhu. Well, they actually exceed the maximum because you can exceed cumulative. Yeah. Meaning you just need health questions. Yes. But you because their underwriting limits usually less.  
 

### 00:51:11

**Ivan Sokolov:** Like say they have a $25,000 under limit. That's when they exceed cumulative. This is maximum. This is different. So I'll change that to maximum. Mhm. And I take field and underwriting out because that's just not needed. Deter exceeds maximum cumulative underwriting limits. Uh reduce life benefit to maximum available. So this language also goes in the customer letter. So it needs to be able for the customer when they get this letter in the mail to understand as well, which they sometimes don't. But reduce life benefit to maximum available. Sometimes they'll call and ask. They're like, "Well, you have more than one policy." Um, that's what I always say. And then we ran out of character space, so I'll take this little S out. So, here is my wording to go with what happened. Wonderful. And so, now this goes to the agent. We do a letter. Um, and that's if both policies end up being active.  
 

### 00:52:19

**Ivan Sokolov:** Will you add this comment to that? I'm sorry, I don't remember which tab it is with the h with the flowers. I mean, are you going to leave a note about this there or not yet? No. Uh, the reason why is that is universal across the board, all agents. Okay. Um, the only time it isn't is we have so so the notes that we all do aren't in here. These are specific. These are notes for something. Say if you process Mississippi and you grab this Missouri, you can maybe help that person with these specific notes. But all across the board, we all know if they exceed the maximum limits, only extraordinary stuff is here. Okay. But we do have certain states uh based on their certificate, they don't have cumulative coverage, meaning um it's a a per certificate form, right? So, we don't look at a cumulative table as long as the certificate doesn't exceed. And this is really old. It has not been updated.  
 

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**Ivan Sokolov:** Um, but this is a little key that we've been trying to keep up with. Okay. Um, here's perert. Here's cumulative. So, if they submit this, we don't care if they have more than one health question. They can they can have Yeah. You know, right? So, again, that's a state. are some states are different than other states. Okay. Okay. Yeah, that's that's what would happen. Wonderful. I mean, I I enjoyed the session. Very very clear. So, this shows here's how much they paid. Uhhuh. The change we made says we owe them 68878. And that's what this is going to total 68878. So, we will cut them a check. We emailed them a billing telling them, "Hey, we're going to send you this money back because they're over." And then they are supposed to fix it in their system. Okay? They don't always um a lot of them are really good about making the adjustment.  
 

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**Ivan Sokolov:** The ones who don't, when they send us the re when they pay that loan out and they send us the refund, they'll send it based on the original coverage, not when we adjusted. Yeah. And then again, and the refund kicks and then we have to say, "Hey, we adjusted this on this report, blah blah blah." So, understood. Understood. Yeah. Well, it's it's a tedious process. It's just it is and and I feel we spend like 95% of our time doing corrections. Key the certificates in the system. That takes us no time. That is not what takes up our time. Right. Right. Right. It's it's the corrections. Well, it might speed up. I'm pretty sure it will because the request is from you, not from so I mean it's good when it's like proactive from those who actually know what needs to be done but not the vice versa when somebody who doesn't really work into this specific area says okay this is how it should be done because I have some vague understanding you know so this is not the case good no yeah no I'm I appreciate you sitting here and and learning this because that will just make the change much easier here. I hope so. Yes. My job right now is to just basically process this again and uh I will sync with Aean right now to see hey so this is how I understood it. Am I correct? This is why it's need to be done and yeah if I come up with some kind of diagram I'll let you know as well. Okay. So thank you so much. It was a wonderful session. I think we can probably join here. Okay. I need to stop sharing. Yep. Okay. Yep.  
 

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