Entity Relationship Diagram

Portfolio *
- Key_Policy
- Sales_Date
- Key_SS_Org
- PaymentDate
- Payment_Status
- Annual_Premium
- Cancel_Before_Vld_Frm
- Cancel_After_Vld_Frm
- product_Name
- No_Of_Sold_Policies
- No_Of_Cancelled_Policies
- No_Of_Paid_Policies
- Vld_Fm_Tms
- Vld_To_Tms

Sales_Org *
- Key_SS_Org
- Fld_Rep_Cd
- Org_Lvl_cd
- Org_Lvl_Nm

Policy *
- Key_Policy
- Ext_Refr
- Term
- Vrsn
- Sub_Vrsn
- Incp_Dt
- Bnd_Dt
- Pln_End_Dt
- Rnew_Dt
- Cncl_Dt
- Sts_Dt
- Agrm_Sts_Cd
- Prtn
- Vld_Fm_Tms
- Vld_To_Tms

Policy_Transactions
- pev_CreatedAt
- Pev_PortfolioResponsibleCode
- po_No
- pev_Id

1:N

1:1

1:N
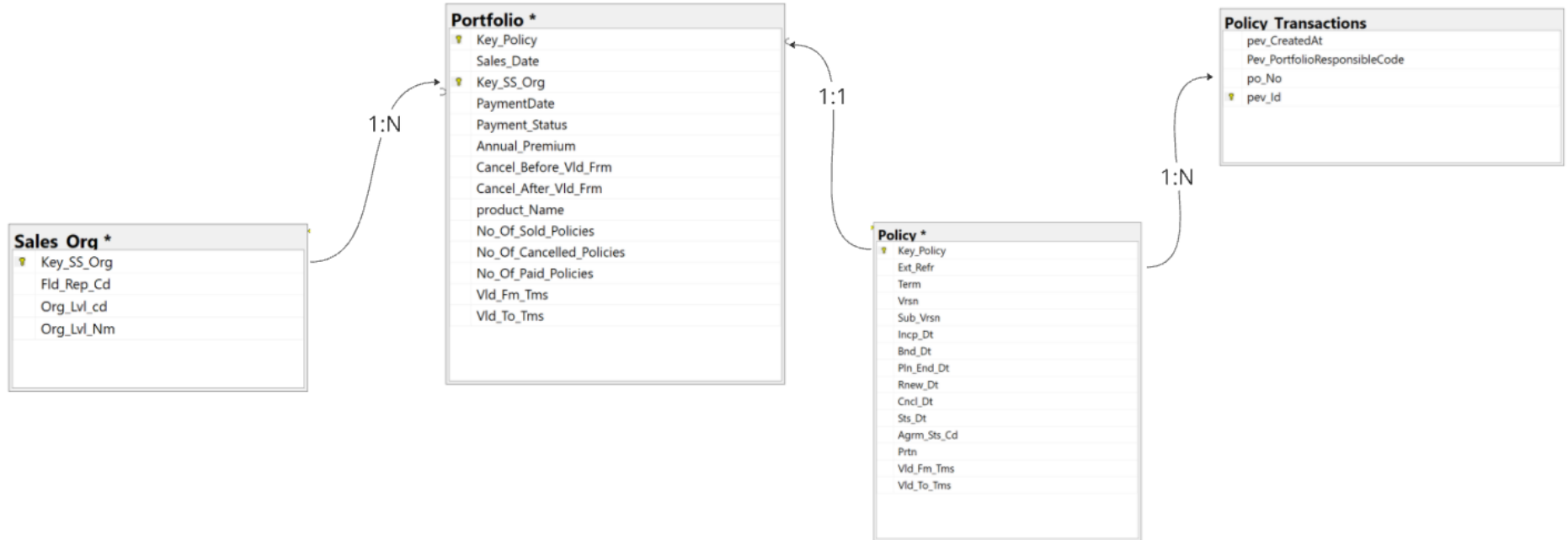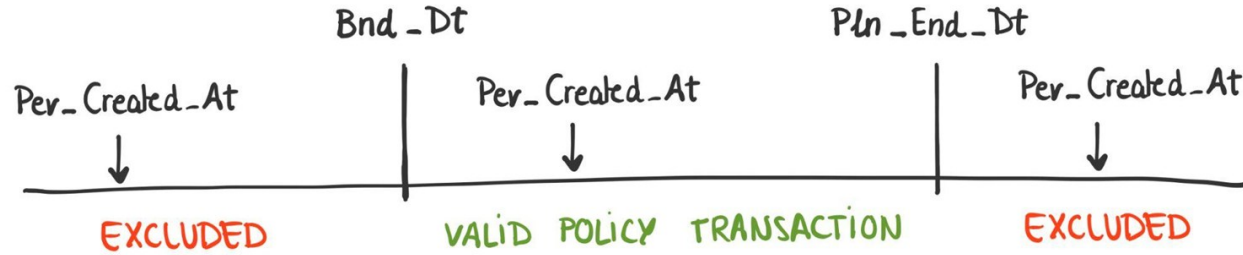
Assumptions

ASSUMPTION 1 – relevant transactions for policies

The record is valid and relevant to the policy
if the transaction falls within Bnd_Dt and Pln_End_Dt

```
WHERE pt.pev_CreatedAt >= p.Bnd_Dt
  AND pt.pev_CreatedAt <= p.Pln_End_Dt
```

ASSUMPTION 2 — filtering duplicates

Key_Policy	po_No	Pev_PortfolioResponsibleCode	Bnd_Dt	Pln_End_Dt	Pev_CreatedAt	PolicyMatch_rn
260995965	PO0054121130	WILDWEST-2	2024-01-01	2024-12-31	2024-01-08 12:51:00	1
260995965	PO0054121130	WILDWEST-2	2024-01-01	2024-12-31	2024-01-08 12:51:00	2
260995965	PO0054121130	WILDWEST-2	2024-01-01	2024-12-31	2024-01-04 12:30:00	3

Same Key_Policy

The most recent creation date
is the latest version of that policy.

```
ROW_NUMBER() OVER (
    PARTITION BY p.Key_Policy, pt.po_No, pt.Pev_PortfolioResponsibleCode, p.Bnd_Dt, p.Pln_End_Dt
    ORDER BY pt.Pev_CreatedAt DESC)
    AS PolicyMatch_rn
```

ASSUMPTION 3 – Validity of the record

2024-01-01

2024-08-31

Vld _fm_Tms   Vld _To _Tms

The record becomes effective on or before August 31, 2024.
The record has an end date after August 31, 2024.

```
WHERE pm.Vld_Fm_Tms<='2024-08-31'
  AND pm.Vld_To_Tms>'2024-08-31'
```

ASSUMPTION 4 – order for commission rates

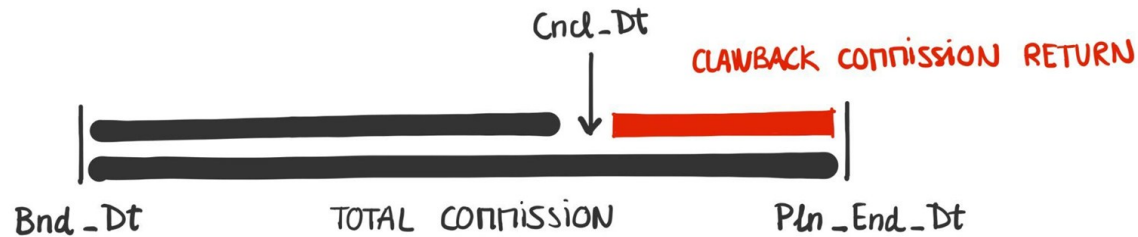| %	po_No	Annual_Premium	Commission_Amt	Bnd_Dt	Pev_CreatedAt	
12%	PO0054121130	1150.00	138.00	2024-01-01	2024-01-08 12:51:00	1
12%	PO0057237850	1812.00	217.44	2024-01-01	2024-05-30 09:37:00	2
12%	PO0054075800	10441.00	1252.92	2024-01-02	2024-01-02 07:53:00	3
12%	PO0054076540	5584.00	670.08	2024-01-02	2024-01-02 08:21:00	4
12%	PO0054076650	5146.00	617.52	2024-01-02	2024-01-02 08:27:00	5
12%	PO0054077120	6182.00	741.84	2024-01-02	2024-01-02 08:49:00	6
12%	PO0054078000	2997.00	359.64	2024-01-02	2024-01-02 09:20:00	7
12%	PO0054081490	3044.00	365.28	2024-01-02	2024-01-02 11:34:00	8
12%	PO0054081980	2030.00	243.60	2024-01-02	2024-01-02 11:59:00	9
12%	PO0054082240	2671.00	320.52	2024-01-02	2024-01-02 12:09:00	10
12%	PO0058317720	2659.00	319.08	2024-07-12	2024-07-12 06:39:00	1496
12%	PO0058318210	100.00	12.00	2024-07-12	2024-07-12 07:00:00	1497
12%	PO0058318240	1562.00	187.44	2024-07-12	2024-07-12 07:01:00	1498
12%	PO0058319120	4331.00	519.72	2024-07-12	2024-07-12 07:38:00	1499
12%	PO0058319240	8784.00	1054.08	2024-07-12	2024-07-12 07:44:00	1500
14%	PO0058319990	4309.00	603.26	2024-07-12	2024-07-12 08:05:00	1501
14%	PO0058320810	2825.00	395.50	2024-07-12	2024-07-12 08:36:00	1502
14%	PO0058321080	12524.00	1753.36	2024-07-12	2024-07-12 08:51:00	1503
14%	PO0058322960	1169.00	163.66	2024-07-12	2024-07-12 09:48:00	1504
14%	PO0058324450	2255.00	315.70	2024-07-12	2024-07-12 10:53:00	1505
14%	PO0058324460	3222.00	451.08	2024-07-12	2024-07-12 10:53:00	1506
14%	PO0058326630	4771.00	667.94	2024-07-12	2024-07-12 12:18:00	1507
14%	PO0058329530	1612.00	225.68	2024-07-12	2024-07-12 15:41:00	1508
14%	PO0058346630	1802.00	252.28	2024-07-12	2024-07-15 07:54:00	1509
14%	PO0058331460	2851.00	399.14	2024-07-13	2024-07-13 07:14:00	1510

1   2

The order in which policies are processed
is the order considered for
applying commission rates.

```
CASE
  WHEN ROW_NUMBER() OVER
    (ORDER BY cc.Bnd_Dt, cc.Pev_CreatedAt)
    <= 1500
  THEN cc.Annual_Premium * 0.12
  ELSE cc.Annual_Premium * 0.14
END AS Commission_Amt
```
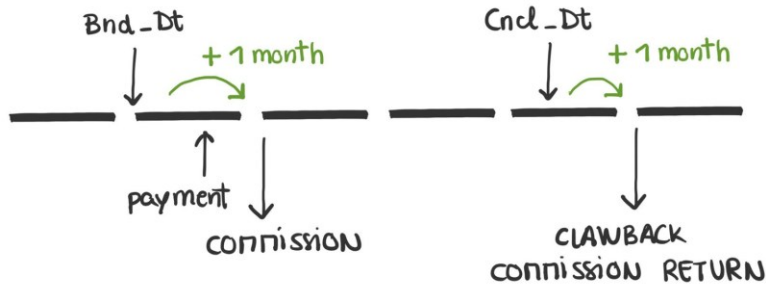
ASSUMPTION 5 – Clawback calculation

The days of the active validity of the policy are considered to be between Bnd_Dt and Cncl_Dt.

```
CASE
    WHEN pm.Agrm_Sts_Cd = 'CANCEL'
    THEN DATEDIFF(day, pm.Bnd_Dt, pm.Cncl_Dt)
    ELSE NULL
END AS Clawback_Calc,
```

ASSUMPTION 6 – Report date for commissions

Month	Total_Policies	Total_Annual_Premium	Total_Commission	Clawback_
1	129	673325.00	0.00	0.00
2	106	603181.00	80799.00	0.00
3	193	707949.00	72381.72	0.00
4	305	1111940.00	84953.88	0.00
5	329	1196970.00	133432.80	370.56
6	307	1111124.00	143636.40	0.00
7	349	1382141.00	133334.88	0.00
8	342	1347134.00	184338.64	1335.74

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General Claims Coverage Purchase **Payment** Changes

When is the payment withdrawn from my bank account?   —

The total amount of your insurance cost is withdrawn on the 27th of each month, for the current month.

Example: Your insurance starts on 1 June. The first payment is on June 27, for the entire month of June. This means that you pay 27 days in arrears and 3 days in advance.

The insurance is valid even if the first payment has not been received.

```
CASE
  WHEN fc.Commission_Amt IS NOT NULL THEN DATEADD(MONTH, 1, fc.Bnd_Dt)
  WHEN fc.Clawback_Calc IS NOT NULL THEN DATEADD(MONTH, 1, fc.Cncl_Dt)
END AS Report_Dt
```

Monthly Report (January 2024 - August 2024)

Year	Month	Total_Policies	Total_Annual_Premium	Total_Commission	Clawback_Returns
2024	1	166	739470	0.00	0.00
2024	2	154	703404	88736.40	0.00
2024	3	233	772397	84408.48	0.00
2024	4	348	1185228	92687.64	0.00
2024	5	386	1297440	142227.36	370.56
2024	6	348	1208550	155692.80	0.00
2024	7	399	1478990	155822.82	0.00
2024	8	385	1431011	207058.60	1335.74