



# Connect products commission flex

Acturis step by step guide



## Connect products

To enhance our digital offering, we've introduced commission flexibility on the following products for new business and renewals.



**Business Choice**  
0 - 40%



**Offices and Surgeries**  
0 - 35%



**Landlords**  
0 - 40%



**Tradesmen and Professionals**  
0 - 35%



**Professional Combined**  
0 - 40%



**Minifleet Choice**  
0 - 20%



**Retailers**  
0 - 35%



**Management Liability**  
0 - 40%

This gives you the ability to flex your commission up or down from your standard default rate within the commission range above. As the products are now net rated, the commission flex will be reflected in the gross premium charged.

There's no need for referral or for an authorisation code, making the process quick and efficient.





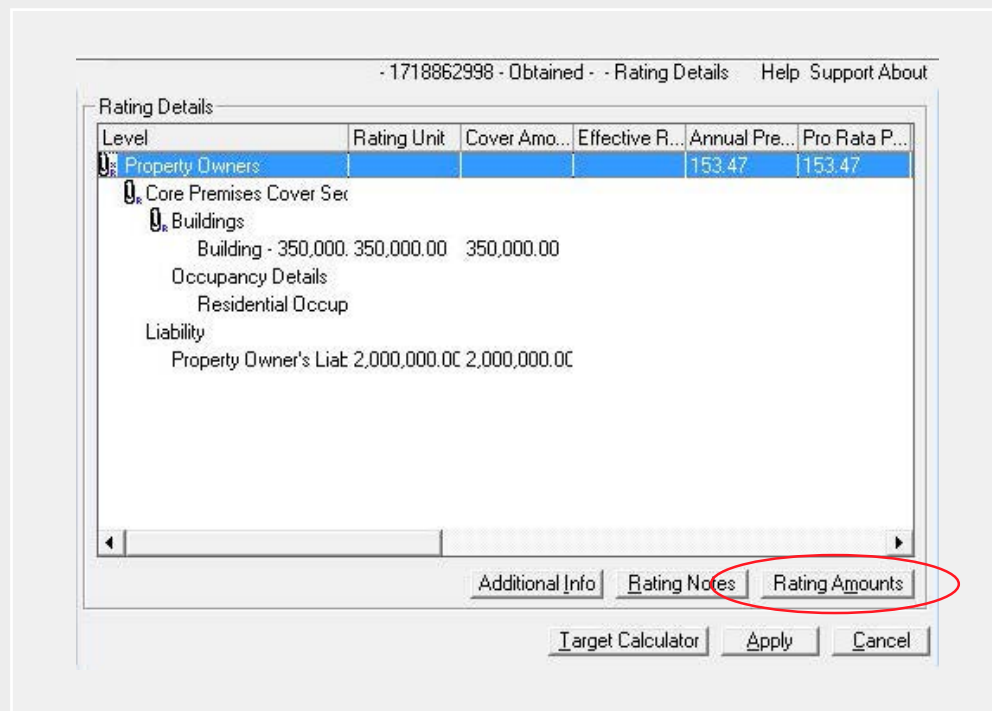
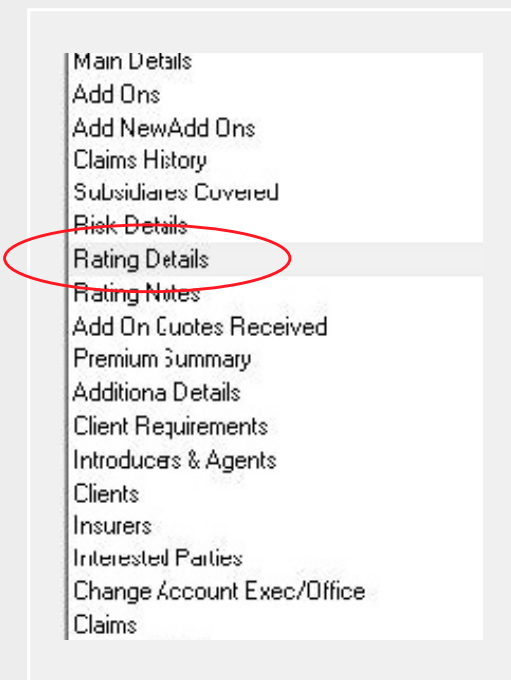
## How does it work?

Follow our step by step guide to flex your commission

### Trading on Release 6

1. When a quote is returned, select 'Rating Details' as below.

2. To then apply a commission override, select 'Rating Amounts'.





3. Check the 'Net Rated' box.

The screenshot shows the 'Rating Amounts' screen with the following data:

Field	Value
Premium Method	Pro Rata Premium
Pro Rata Premium	153.47
Premium Override	0.00
Discounted Premium	153.47
<input checked="" type="checkbox"/> Net Rated?	
Commission Rate	22.50 % = Commission
Commission Discount Rate	0.00 % = Commission Discount
Retained Commission	26.86
Authorisation type	Comm
IPT Capture Details?	<input type="checkbox"/>
Premium Liab	14.58
VAT Capture Details?	<input type="checkbox"/>
Premium Liab	0.00

4. On the Rating Amounts screen, enter the required commission percentage or commission income (in this example 22.5%). Select 'Calculate' and then 'Apply' – the quote will resubmit.

The screenshot shows the 'Rating Amounts' screen with the following data:

Field	Value
Premium Method	Pro Rata Premium
Pro Rata Premium	153.47
Premium Override	0.00
Discounted Premium	153.47
<input checked="" type="checkbox"/> Net Rated?	
Commission Rate	22.50 % = Commission
Commission Discount Rate	0.00 % = Commission Discount
Retained Commission	26.86
Authorisation type	Comm
IPT Capture Details?	<input type="checkbox"/>
Premium Liab	14.58
VAT Capture Details?	<input type="checkbox"/>
Premium Liab	0.00



5. When returned, the Premium Summary screen will be updated to reflect the new commission rate along with revised premium.

Premium			
Annual Premium			163.37
Pro Rata Days	365	Pro Rata Premium	163.37
Premium Override	N/A of 0.0000% = Premium Override		0.00
Authorisation Type		Discounted Premium	163.37
Authorisation Code		Policy Fee	0.00
Commission and Fees			
Basic Commission Rate	22.50% = Basic Commission		36.76
Commission Discount Rate	0.00% = Commission Discount		0.00
		Discounted Commission	36.76
		Commission Fee	0.00
		Admin Fee (excl VAT)	0.00
Tax			
Admin Fee VAT Rate		% = Admin Fee VAT	0.00
Premium Liable for IPT		at % = IPT	15.52
Premium Liable for VAT		at % = VAT	0.00
Total			
Policy Income	36.76	Policy Amount	178.89
Add On Income	0.00	Add On Amount	0.00
Total Income	36.76	Total Amount	178.89
Disc Policy Income	36.76	Disc Policy Amount	178.89
Disc Add On Income	0.00	Disc Add On Amount	0.00
Disc Total Income	36.76	Disc Total Amount	178.89

Finance Quote Calculate Apply Cancel



**Any questions?**

Contact our dedicated Online Trading Centre:

0800 051 8001

[OnlineTradingCentre@axa-insurance.co.uk](mailto:OnlineTradingCentre@axa-insurance.co.uk)

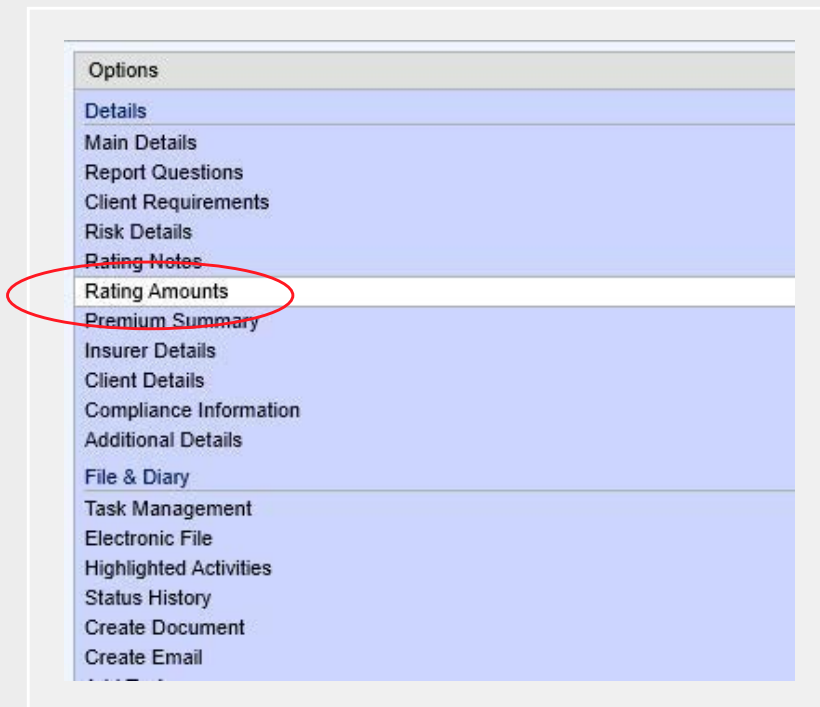


# How does it work?

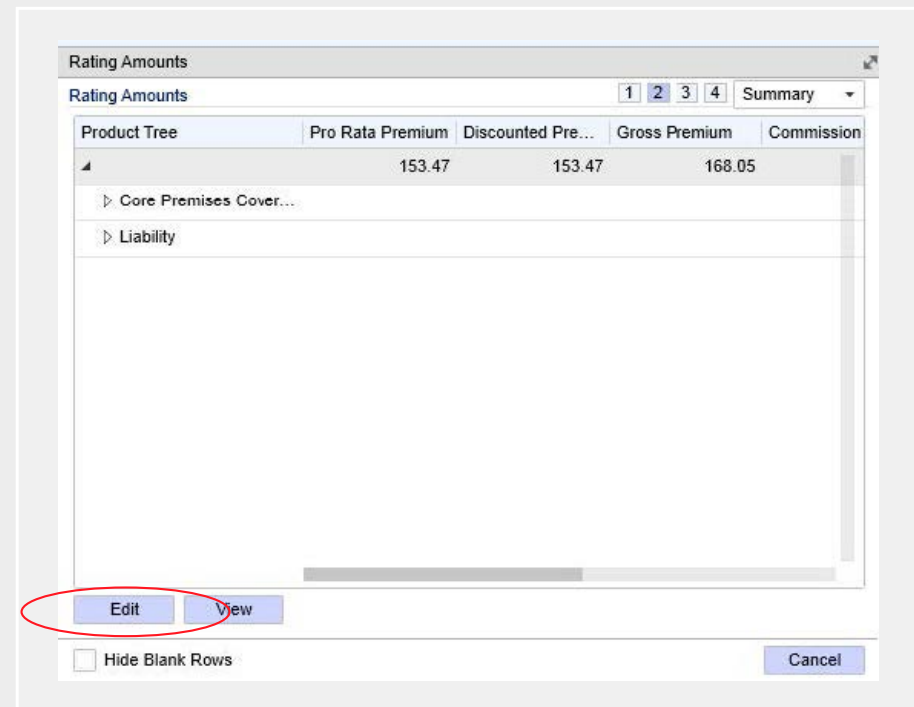
Follow our step by step guide to flex your commission

## Trading on Release 7

1. When a quote is returned, select 'Rating Amounts' as below.



2. To then apply a commission override, select 'Edit'.





- On the Rating Amounts screen, enter the required commission percentage or commission income (in this example 22.5%). Select 'Save' and then 'Apply' – the quote will resubmit.

**Rating Amounts**

Entry Options

Entry Level: Rated at this level

Premium Entry Method: Net Rated

Premium Calculator

Premium & Taxes

Annual Premium	163.37
Annual Net Premium	126.61
Pro Rata Days	365
Pro Rata Premium	163.37
Pro Rata Net Premium	126.61
* Override Rate	0.0000000
* Premium Override	0.00
Discounted Premium	163.37
IPT Rate	15.52
IPT	15.52
VAT Rate	0.00
VAT	0.00
Gross Premium inc Tax	178.89

Tax Details

Commission

* Commission Rate	22.5000000	* Commission Income	36.76
* Commission Discount Rate	0.0000000	* Commission Discount	0.00
Discounted Commission	36.76		

Authorization Code

\* Authorisation Type: Comm

Authorisation Code

Options Save Cancel

- When returned, the Premium Summary screen will be updated to reflect the new commission rate along with revised premium.

**Premium Summary**

Premium and Taxes

Annual Premium	163.37		
Pro Rata Days	365	Pro Rata Premium	163.37
Override Rate	0.0000000	Premium Override	0.00
		Discounted Premium	163.37
		Policy Fee	0.00
IPT Rate		IPT	15.52
VAT Rate		VAT	0.00
		Gross Premium inc Tax	178.89

Commission and Fees

Commission Rate	22.5000000	Commission Income	36.76
* Commission Discount Rate	0.0000000	* Commission Discount	0.00
		Discounted Commission	36.76
		* Commission Fee	0.00
		* Admin Fee	0.00
Admin Fee VAT Rate		Admin Fee VAT	0.00
		Client Amount inc Tax	178.89

Income Summary

Discounted Income	36.76
Introducer Commission	0.00
Retained Income	36.76

Totals Including Add Ons

Add On Gross Premium inc Tax	0.00	Total Gross Premium inc Tax	178.89
Add On Retained Income	0.00	Total Retained Income	36.76
Add On Client Amount inc Tax	0.00	Total Client Amount inc Tax	170.09



## Frequently asked questions



### Why have you introduced flexible commission?

We've spent a lot of time speaking to you about what you want from our digital product offering and it's clear that commission flexibility is an important requirement.



### When can I amend commission?

You can amend the commission rate at new business or at renewal only. This rate will stay the same for any mid-term alterations.



### What will the commission rate be at renewal?

Any changes you've made to the commission rate will be retained at renewal unless you choose to change the rate at this point.



### Do I need to refer to you for authorisation?

No, you can amend the commission rate within the agreed product boundaries without the need for referral or an authorisation code.



## Any questions?

Contact our dedicated Online Trading Centre:



0800 051 8001



[OnlineTradingCentre@axa-insurance.co.uk](mailto:OnlineTradingCentre@axa-insurance.co.uk)

