# SAP Fioneer

# Incentive and Commission Management

**Drive sales impact with seamless, agile producer management**

## At a glance

**Proven globally for over 20 years and built for insurance, Incentive and Commission Management transforms the setup, calculation, settlement, and tracking of even the most complex commission structures, all within a single, flexible system.**

## Solution overview

Incentive and Commission Management (FS-ICM) supports complex sales organizations across all lines of business with out-of-the-box capabilities for long-tail commissions, commission guarantees, and agent credentialing. It empowers Distribution, Finance, and Operations teams to manage sales hierarchies, launch new compensation models, and maintain full regulatory compliance.



## Key outcomes

### 01
**Speed to market**
Fast, reliable setup for even the most complex sales organizations, using prebuilt, insurance-specific commission models. No extensive customization required.

### 02
**Seamless payout operations**
Eliminate manual errorsand

disputes with centralized, automated payout management for all commission types, with full traceability and compliance.

### 03
**Agility at scale**
Adapt commission structures quickly using no-code tools. Empower business teams to respond quickly to market shifts and channel needs, without IT bottlenecks.

"FS-ICM is purpose-built for the complexities insurers face in producer management. Our clients go live fast, automate with confidence, and stay agile. That's real competitive advantage in a fast-moving market."

**Oliver Kewes**
Managing Director, SAP Fioneer

**98%** automation of complex payouts

**50+** leadinginsurersworldwide are FS-ICM users

**50%** of the top 20 German insurers use FS-ICM

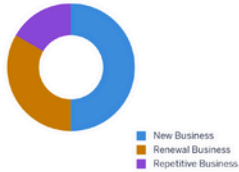## Commission in current period

48.200,46 EUR
Total Revenue

25.370,12 EUR
New Business

15.220,13 EUR
Renewal Business

7.610,21 EUR
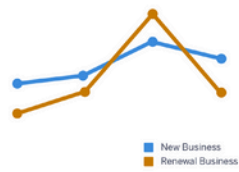Repetitive Business

**Favourites**

### Commission by category

■ New Business
■ Renewal Business
■ Repetitive Business

### Commission overtime

■ New Business
■ Renewal Business

### Last commissions

| Policy Holder | Policy | Payout | Case No. | Portfolio Size |
| --- | --- | --- | --- | --- |
| John Doe | 1235674 | 03.04.2025 | L334 | 15M EUR |
| John Doe | 1235674 | 03.04.2025 | L334 | 14M EUR |
| John Doe | 1235674 | 03.04.2025 | L334 | 13M EUR |
| John Doe | 1235674 | 03.04.2025 | L334 | 12M EUR |
| John Doe | 1235674 | 03.04.2025 | L334 | 18.2M EUR |
| John Doe | 1235674 | 03.04.2025 | L334 | 8.5M EUR |

**Commissions by category**

### Family Life Insurance
**17.628,32**
Financial Liabilities

### International Travel
**15.599,94**
Financial Liabilities

### Fully Comprehensive
**12.682,27**
Financial Liabilities

### Senior Life Plan
**8.289,93**
Financial Liabilities

## Product Capabilities

### Centralize

- Agent master data
- Sales organization
- Licenses and registrations

### Automate

- Agent lifecycle management
- Commission calculation
- Process integration
- Settlement and payment

### Monitor and optimize

- Portfolio management
- Agent portal
- Reporting and analytics

## SAP Fioneer

SAP Fioneer provides software solutions for banks and insurance companies:
built on rock-solid technology and bold creativity.

**Get in touch**

www.sapfioneer.com

contact@sapfioneer.com