



FLEXI LOMBARD TO HOLLARD BOOK MOVE – PROCESS DOCUMENT

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Document History

Version	Date	Author	Status	Description of Document
1.0	2025-09-02	Mala Naicker	Complete	Initial Draft
2.0	2025-09-03	Paul Marshall	Complete	Updated format

Executive Summary

This document outlines the structured process for migrating insurance policies from the Lombard product to the Hollard product within the Flexi System. The process, referred to as the “Rebroke Process”, ensures that policy data is transferred seamlessly between products without impacting the financial integrity of the system or the client experience.

Effective from 01 October 2025, the rebroke process applies to both Monthly and Annual policy cycles and involves the replication of policy types and profiles, execution of system scripts, and validation of data post-migration. This strategic migration is managed by the Cardinal team, ensuring control, compliance, and system continuity throughout the transition.

This documentation serves as a guide to the end to end process.

Type of Document

Process & Execution

Reviewers

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Name	Role	Company
Paul Marshall	Executive – Operations	Cardinal
Geevashini Naidoo	Strategic Operational Lead – Servicing and QA	Cardinal
Tanya Massyn	Hollard Partnerships and Data	Hollard

Business Requirements

As part of a broader operational realignment and partnership structure, the business requires the transition of policies underwritten on the **Lombard** product to the **Hollard** product. This transition must:

- To be executed within the **Flexi System**.
- Maintain data integrity and ensure that policy structures remain identical to avoid system errors.
- Avoid any disruption in monthly debit orders and policy processing.
- Ensure a traceable, auditable process aligned with internal governance standards.

This rebroke process is essential to support the continuity of policy administration, streamline product offerings, and align with the company's evolving underwriting partnerships.

Strategic Value

The rebroke process delivers several strategic benefits to both the business and its clients:

- Operational Continuity
 - Ensures uninterrupted processing of policy transactions, billing, and renewals during product transitions.
- System Integrity
 - By maintaining identical policy structures during migration, the process avoids system exceptions and financial discrepancies.
- Partnership Alignment
 - Supports the business's strategic move to consolidate underwriting relationships under Hollard, improving operational efficiency and reducing complexity.
- Scalability
 - Provides a repeatable, documented framework that can be reused for future migrations or rebrokes, enhancing system scalability.

- Client Experience
 - The seamless transition ensures no visible disruption to the end client, preserving trust and service levels.

Migration Process Steps

Process and Execution: Monthly & Annual Rebroke to Hollard

A. Monthly Rebroke Process

Step 1: Creating the Policy Type and Profile

1. The Cardinal team will identify the existing Lombard Policy Type and Profile that is to be rebroke to Hollard.
2. An identical Hollard Policy Type and Profile will be created using the existing Lombard Policy Type and Profile as the template.
3. **Important:** No amendments must be made to the newly created Hollard Policy Type and Profile. It must remain identical to the Lombard version to ensure a successful rebroke.
4. Any required changes must be applied after the rebroke is completed, using the "Scan and Replace" process.
5. **Note:** If the Lombard Policy Type and Profile is locked, only an authorised member of the Cardinal team will have access to copy and create the new Hollard version.

Step 2: Rebroke Process and Preparations

1. This process should be completed immediately prior to raising debit notes for the October debit run collection.
2. A Pre-Debit Order Listing must be generated by Policy Type.
3. Run an Adhoc Backup from the Backup Option in Flexi.
4. The Cardinal team will run a script to enable the Rebroke functionality within Flexi.
5. Execute the Rebroke process by Policy Type.
6. Generate a new Pre-Debit Order Listing by Policy Type and confirm that all Lombard policies now reflect the Hollard Policy Type and Profile.

B. Annual Rebroke Process

Step 1: Creating the Policy Type and Profile

1. The Cardinal team will identify the Lombard Policy Type and Profile to be rebroke to Hollard.
2. An identical Hollard Policy Type and Profile will be created using the existing Lombard configuration.
3. **Important:** No changes should be made to the new Hollard Policy Type and Profile. It must be identical to ensure the rebroke functions correctly.
4. Any modifications must be applied after the rebroke via the "Scan and Replace" process.
5. **Note:** If the Lombard Policy Type and Profile is locked, only an authorised team member will have access to create the Hollard version.

Step 2: Rebroke Process and Preparations

1. The annual rebroke process can only be initiated after the period-end process for 30 September 2025 has been completed and the system date is within October.
2. Generate a Policy Listing Report.
3. Run an Adhoc Backup from the Backup Option in Flexi.
4. A script will be run by the Cardinal team to activate the Rebroke functionality in Flexi.
5. Execute the Rebroke process by Policy Type.
6. The system will automatically generate contra debit and credit entries and perform journal allocations to ensure no financial impact on the client.
7. Generate a final Policy Listing Report to verify that all Lombard policies have been successfully rebroke to Hollard.

Dependencies

The following elements must be in place for a successful rebroke process:

1. **Flexi System Access:**
 - All team members involved must have the correct system permissions.
 - Script execution rights must be in place to enable the Rebroke functionality.
2. **Reporting:**
 - Access to generate Pre-Debit Order Listings (Monthly) or Policy Listing Reports (Annual) is required.
3. **Backup Protocol:**
 - Adhoc Backup functionality in Flexi must be operational before any rebroke execution.
4. **Period-End Processing (Annual Rebroke Only):**
 - The 30 September period-end must be fully processed before initiating the Annual Rebroke.
 - The system date must be within the month of October.

Out of Scope

Anything not stipulated in this document will be deemed out of scope and will result in a change request. The following items are considered out of scope for this rebroke process:

- **Modifications to Policy Type and Profile pre-rebroke:**
Any amendments to the Hollard Policy Type and Profile must only be applied after the rebroke is completed.
- **Financial Reporting or Reconciliation:**
While the rebroke process ensures no financial impact, financial reporting and auditing post-rebroke are out of scope.
- **System Enhancements or Feature Requests:**
This process does not include updates or improvements to Flexi or related systems.
- **Post-Rebroke Data Clean-up:**
Any manual clean-up or adjustments outside the automated rebroke process is not covered under this procedure.