



User Guide

Get every commission dollar you earned.

From carrier statement to reconciled commissions and downline payouts, in five steps.

What Pineapple Split does

Carriers underpay, miscode, and claw back commissions on every statement, and no two carriers format a statement the same way. Pineapple Split reads the statement you actually received, checks every line against the rate you should have been paid, flags what is wrong, and splits what is owed across your agents.

The whole workflow is five steps, and most of them are automatic:

Step	What happens	Who does it
1. Upload	Drop in a CSV, Excel, or PDF statement from any carrier.	You
2. Recognize	The engine fingerprints the layout. Known formats reconcile instantly; brand-new ones go to the review queue.	Automatic
3. Confirm (first time only)	For a new format, you confirm which column is which, once. That carrier is automatic from then on.	You, once per format
4. Reconcile	Every line is checked against expected rates and prior periods, and discrepancies are ranked by severity.	Automatic
5. Pay	Commissions walk down your agent hierarchy and per-agent payout statements are ready to export.	Automatic

Where to find things: the app lives at pineapple-split.com/app. The four tabs are **Statements** (upload and results), **Review queue** (teach a new format), **Hierarchy** (agent splits), and **Account** (plan and billing).

Your first statement

1. Open **Statements** and drag a carrier statement onto the upload box (or click **Choose file**). CSV, Excel (.xlsx), and PDF are accepted, exactly as the carrier sent them. No re-formatting, no template. No statement handy? Click **Try a sample** under the upload box to see the whole flow on synthetic data.
2. Within a few seconds the statement appears under **Recent statements** with a status. **Reconciled** means it is done; a statement that needs a one-time column confirmation shows up in the **Review queue** instead (see Teaching a new carrier format below). The **At stake** column totals the dollars its discrepancies put in play.
3. Click the carrier name to open the full reconciliation.

Commission statements

Upload a carrier statement (CSV, Excel, or PDF). Known formats reconcile instantly; a new format goes to the review queue and is learned on confirm.

Plan: Community · 2 of 3 statements this month

[Upgrade →](#)

Drag a statement here, or

[Choose file](#)

Accepted: .csv, .xlsx, .pdf

[No statement handy? Try a sample](#)

RECENT STATEMENTS

CARRIER	FILE	STATUS	LINES	TOTAL	AT STAKE
Unnamed carrier	format_b_summit.xlsx · xlsx	Reconciled	5	\$847.00	\$641.00
Unnamed carrier	format_a_northwind.csv · csv	Reconciled	4	\$2,082.00	\$0.00

The bar above the upload box shows your plan and how many statements you have used this month. Statements that only failed to parse do not count against the limit.

Reading a reconciliation

The statement page answers one question: **did the money you received match the money you earned?** The banner at the top totals what is worth following up; the sections below break it down.

Statements
Reconciled

Unnamed carrier rename

format_b_summit.xlsx · xlsx · 2026-01-01 to 2026-03-31

PDF report
Exceptions CSV
Payouts CSV

WORTH FOLLOWING UP

\$641.00

across 3 discrepancies on this statement. Each one below says what to do about it.

LINES

5

STATED TOTAL

\$947.00

COMPUTED TOTAL

\$847.00

EXCEPTIONS

3

EXCEPTIONS Re-run checks

SEVERITY	TYPE	EXPECTED	ACTUAL	DETAIL
High	Underpaid vs expected rate	694.00	500.00	Underpaid MA new for SS-2002: paid \$500.00 vs expected \$694.00 (CMS published fair market value).
High	Statement total doesn't add up	947.00	847.00	Stated header total \$947.00 does not match the summed line total \$847.00 (delta \$-100.00).
High	Charged back twice	-	-347.00	Policy SS-2001 charged back 2 times for period 2026-03-31; duplicate clawback suspected.

DOWNLINE PAYOUTS

AGENT	GROSS	SPLIT	CHARGEBACKS	NET
PR-11 PR-11	\$1,194.00	\$1,194.00	-\$694.00	\$500.00
PR-12 PR-12	\$347.00	\$347.00	\$0.00	\$347.00

COMMISSION LINES

POLICY	INSURED	PRODUCT	TYPE	COMMISSION	AGENT	CONF.
SS-2001	Ed Foster	MA	new	\$694.00	Lee Vance	1.000
SS-2002	Fay Owens	MA	new	\$500.00	Lee Vance	1.000

The summary cards

Card	Meaning
Lines	How many commission lines were extracted from the file.
Stated total	The total the carrier printed on the statement.
Computed total	The sum of the individual lines. If this differs from the stated total, something is missing or double-counted, and an exception is raised.
Exceptions	How many discrepancies the rules engine found.

The exceptions table

Each exception shows a severity, a type, the expected and actual amounts, and a plain-language explanation. Severities mean:

Severity	What it means	What to do
High	Money is at stake on this line.	Act on it: dispute with the carrier or correct your records.
Check	Something looks off but may be explainable.	Check it before paying downline.
Info	Worth knowing, no money at stake.	No action needed.

Downline payouts shows what each agent earns from this statement after splits and chargebacks (see The agent hierarchy below). **Commission lines** is the full extracted data; every number in the app traces back to one of these rows, and the original raw row is kept forever for audit.

The exception glossary

Seven checks run against every statement. Here is what each one means and the action that usually recovers the money.

Exception	What it means	Typical action
Underpaid vs expected rate	A commission was paid below the expected rate for that product, including CMS fair-market value for Medicare.	Dispute with the carrier, citing the expected amount shown.
Paid above the CMS cap	A Medicare commission exceeds the CMS fair-market-value cap.	Verify the rate; overpayments are usually clawed back later, so flag it now.
New / renewal miscoded	Business written as new was paid at the renewal rate, or the reverse. New typically pays roughly double.	Ask the carrier to recode and reissue the difference.
Commission went missing	A policy that paid in a prior period is absent this period with no chargeback explaining it.	Confirm the policy is still active, then query the carrier.
Charged back twice	The same policy was charged back more than once for the same period.	Request a reversal of the duplicate.
Chargeback with no original	A chargeback appears with no matching original commission.	Ask the carrier to document the original or reverse it.
Statement total doesn't add up	The total printed on the statement does not equal the sum of its lines.	Look for missing or extra lines; ask the carrier for a corrected statement.

Tip: export the exception report (Exceptions CSV or the PDF report) and attach it when you contact a carrier. Every flagged line includes the expected value, the actual value, and the source row, which is exactly the evidence a commissions desk asks for.

Teaching a new carrier format

The first time Pineapple Split sees a statement layout it does not recognize, it never guesses silently. The statement lands in the **Review queue** with a proposed column mapping for you to confirm.

1. Open **Review queue**. Statements waiting for confirmation are listed; click one to open it.
2. For each column the engine asks: which field is this? Policy number, insured name, product, commission amount, agent, and so on. The likely mapping is pre-suggested, so most reviews are a quick scan and a click.
3. Click confirm. The statement reconciles immediately, and the format is **learned permanently**: every future statement in that layout reconciles on upload with no review step.

Your coverage compounds. A typical agency teaches its handful of carriers in the first week and rarely sees the review queue again. An empty queue showing "Nothing waiting for review" means everything you have uploaded reconciled automatically.

Downline payouts and the agent hierarchy

If you split commissions with other agents, the **Hierarchy** tab tells Pineapple Split who reports to whom and on what terms. With the hierarchy in place, every statement automatically produces per-agent payouts.

Agent hierarchy

Tell Pineapple Split who reports to whom and what share each agent keeps. Every statement then produces per-agent payouts automatically. Solo with no downline? You can skip this page; agents not listed here are paid 100% of their own business.

AGENT ID	NAME	REPORTS TO (ID)	KEEPS (%)	FLAT OVERRIDE (\$)	
<input type="text" value="PR-11"/>	<input type="text" value="Jane Smith"/>	<input type="text" value="PR-3"/>	<input type="text" value="90"/>	<input type="text" value="optional"/>	remove

Splits changed over time? Set effective dates Saved 1 agent(s). Open a statement and use "Re-run checks" to apply the new splits.

Flat override pays a fixed dollar amount per commission line instead of a percentage. Chargebacks follow the same splits, so clawbacks land on the agent who earned the original commission.

Field	What to enter
Agent ID	The agent identifier exactly as it appears on your statements (for example PR-11). Lines are matched to agents by this ID.
Name	Display name for reports and payout statements.
Reports to (ID)	The Agent ID of the person above them. Leave blank for the top of a chain.
Keeps (%)	The percentage of their own written business the agent keeps: enter 70 for a 70/30 split.
Flat override (\$)	Alternative to a percentage: a fixed dollar amount per commission line.
Effective dates	Optional, behind the 'Set effective dates' toggle, for when split terms change over time. The range covering the statement period is used.

How the math works: each commission line walks from the writing agent up the chain. Every agent on the chain earns their flat override if set, otherwise their split times the line amount. Chargebacks follow the same path, so the agent who earned the original commission bears the clawback. The result is each agent's **gross, split, chargebacks, and net** on every statement page, plus a 1099-ready annual roll-up in the payout export.

An agent who writes business but is not listed in the hierarchy is simply paid 100 percent of their own lines, so a solo agent can ignore this tab entirely.

Exports

Three buttons in the top right of every statement page:

Export	Contents	Use it for
PDF report	A polished summary: totals, exceptions, and payouts.	Handing to a carrier rep, an agent, or your own records.
Exceptions CSV	Every flagged discrepancy with expected vs. actual amounts.	Working a dispute list, or importing into your own tracking.
Payouts CSV	Per-agent gross, split, chargebacks, and net for the statement.	Running payroll for your downline and 1099 prep.

Plans, your data, and getting help

Plans and limits

Plans differ by users and statement volume per month: **Solo** (1 user, 15 statements), **Agency** (5 users, 100 statements), and **Upline** (20 users, unlimited). The badge in the top bar always shows your plan and usage, and the **Account** tab handles upgrades, billing details, and invoices. Annual billing saves \$48 a year on every plan.

How your data is handled

You upload files; that is the entire data relationship. Pineapple Split never logs into carrier portals and never stores carrier credentials. Every figure in the app traces back to the original statement row, which is retained for audit. Your reconciliations and payouts export to CSV and PDF whenever you want them.

Getting help

Email hello@pineapple-split.com and a human answers. If a statement parses oddly or a rate looks wrong, attach the export and the original file; that is usually everything needed to fix it same-day.

Founding beta partners: the first 25 agencies get 6 months free on any plan. Founding feedback steers the roadmap directly. Claim a spot from the pricing page at pineapple-split.com/pricing.