January 18, 2006

To: The Broker's Workstation Users

Dear Valued Client:

Re: The Broker's Workstation – Important Releases and Changes

Custom Software Solutions Inc. (CSSI) is pleased to announce the release of the following enhancements and new features to its The Broker's Workstation product.

1. New Property Claims Management Tool:

CSSI is pleased to report the release of the new Property Claims Management tools within The Broker's Workstation (TBW). These tools contain many new and enhanced features that make it look and feel more user-friendly. Samples of some of the new features are:

- Enhanced Property Claims wizard
- Auto-Generated Claims Applications
- Image attachment capabilities
- Extended editing and viewing functionality

There are two ways to which you may initiate the Property Claims Wizard:

1. Drag and drop the Claims Report onto a client folder or a policy within that folder, or
2. Open the client Folder Details and click **New** under the Claims tab.

If the report was initiated via Folder Details, you will be prompted to select the policy to which the claim will apply. If the claim does not apply to any of the policies you have the ability to select a Blank Claim for the desired type. A Blank Claim only means that the wizard will be initialized using default information from the folder.

The wizard consists of 8 steps.

1. Broker Details
2. Named Insured Details
3. Policy and Coverage Details (Figure 1-A below)
4. Loss Details
5. Additional Interests Details
6. Injury Details
7. Contacts
8. Correspondence

(Figure 1-A) – Policy and Coverage Details

Once you have completed the wizard and clicked **Finish**, the folder will be checked in then checked out, placing the Claims Document out onto the tree and placing the Claim Summary Report information into the viewer (Figure 1-B below).

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(Figure 1-B) – Claim Document and Summary Report
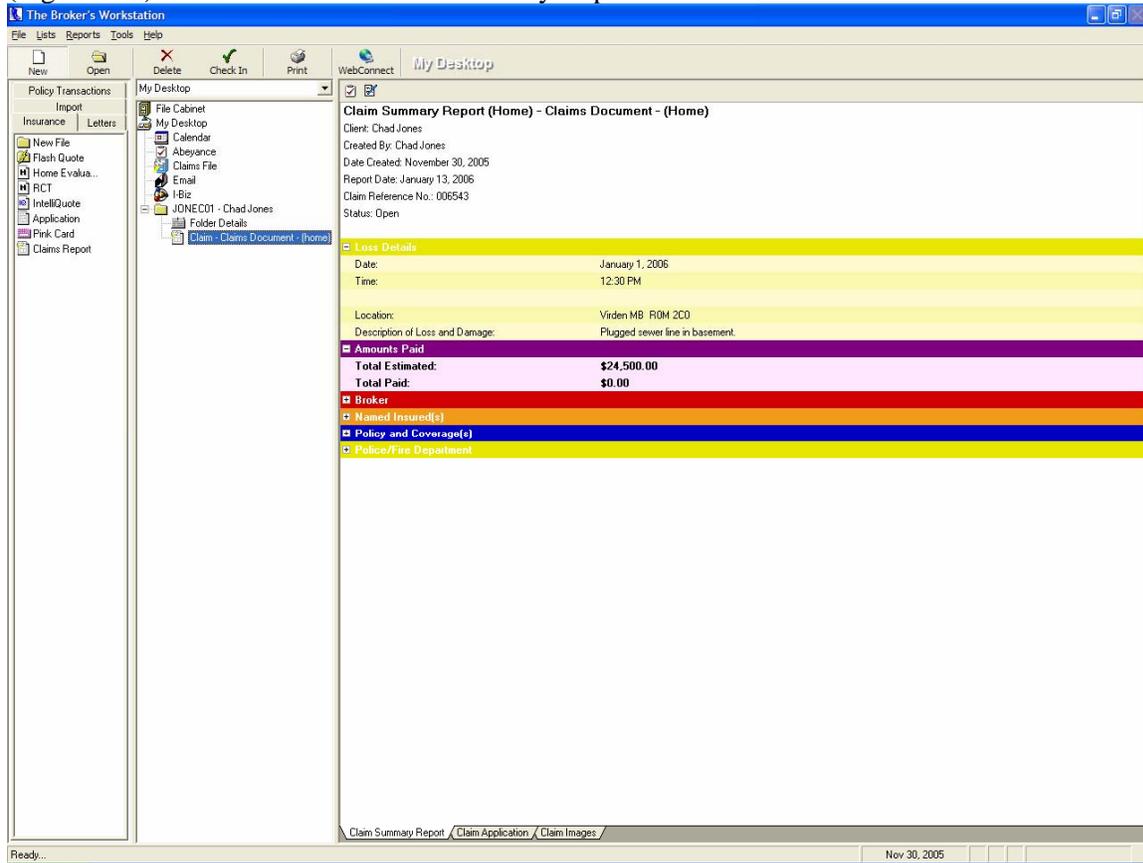
If you look closely at figure 1-B above, you will notice that there are three tabs at the bottom of the Application viewer:

1. Claim Summary Report (Figure 1-B above) - This will display a summary of all information corresponding to the claim.
2. Claim Application - This will auto-generate the Claim Application and place in the Claim viewer.
3. Claim Images - This will display all the current images attached to the claim.

You can attach an image to the claim by simply dragging and dropping the image template from the Import tray onto the claim.

Because the Claim is now a document that can be checked in and out, we allow the ability to view, edit, and delete via the mouse right-click.

- View – will display the Claim Summary information in the viewer.
- Edit - will open the claim in the new Edit Wizard complete with tabs (Figure 1-C below).
- Delete – will delete the claim and remove from Document and Claims tabs.

(Figure 1-C) – Edit Wizard

NOTE: You may also add or edit a claim from the Claims tab, and can delete a claim from either this location or the Documents tab.

The Claims File utility can be used to search for and open all claims within TBW. When you first open the Claims File, it will return all the claims currently residing in TBW (picture 1-D below). To narrow these claims down you may apply a filter by going to **Tools**. There are two ways of applying a filter:

1. Filter - allows for a more complex search with more criteria such as Agency, Branch, and Department.
2. Quick Search - allows for a quicker, broader search such as ClientID or Reference Number.

(1-D) – Claims File
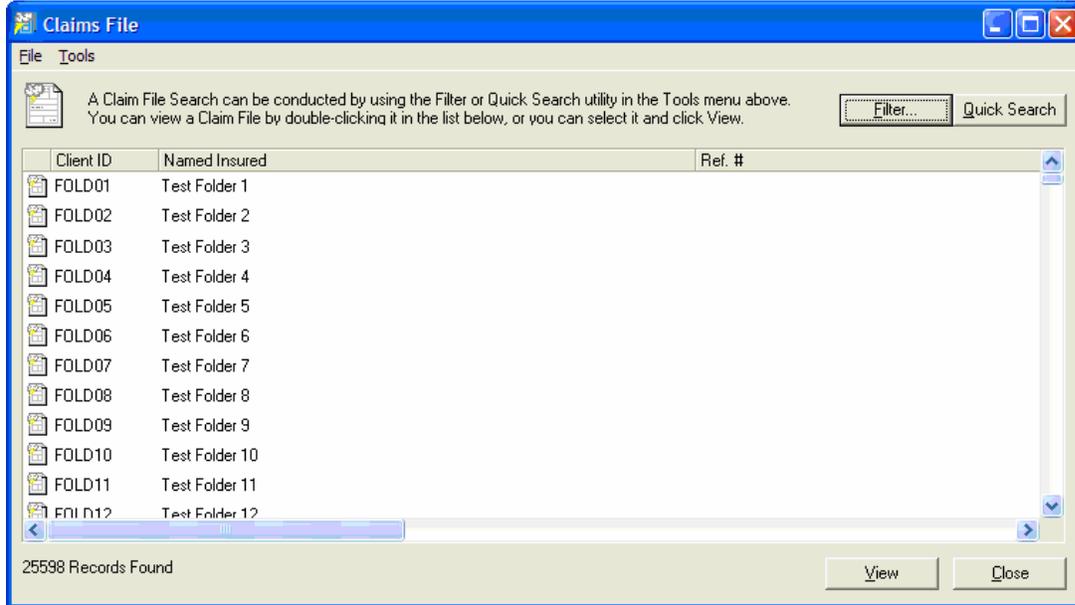
There is also a Report generator within the Claims file, which can be accessed via the Tools menu. This generator will report all the claims displayed in the Claims File and send it to the printer.

Once you have found and selected the desired claim in the Claims File, you may view it by one of three ways:

1. Double-click the desired claim,
2. Click View button at bottom of window, or
3. Click File > View.

This will then check out the client folder to which the claim resides, check out the claim itself, then generate the Claim Summary Report and display it in the viewer (refer to Figure 1-B above). If the parent client folder is already checked out, you will be notified and the folder and claim will *not* be checked out onto the tree.

2. Express Claim:

CSSI is pleased to report the release of the new Express Claim within TBW.

The Express Claim allows a user to create or edit a claim using the shortened claim wizard.

Use From Outside IntelliQuote (IQ) - When creating a new claim, you will notice two options in the lower left corner of the policy selection window; Full Claim and Express Claim (Figure 2-A). Full Claim will direct you to the full, multi-page wizard which allows you to enter more detailed information (Figure 2-B). Express Claim will direct you to the shortened wizard which allows you to enter more generic information about the claim (Figure 2-C).

When posting the claim, regardless of the wizard used, we generate a document and proceed to do an automatic folder check-in and check-out.

Editing a claim works in the same fashion; Edit Full Claim and Edit Express Claim. Same rules apply as the creation of a claim.

Use From Within IntelliQuote (IQ) - When creating a claim from within anIQ, the Express claim wizard will be used. The difference here is that TBW will not create a document for the claim, but will be created as an old claim, only using the generic information gathered from the wizard.

When editing a claim from within an IQ, the Express claim wizard is used. Upon posting, TBW will evaluate the status of the claim; is it an old claim or a claim document? If it is an old claim it will be updated only with the generic information gathered from the wizard. If it is a claim document, it will be updated with the generic information as well as any detailed coverage item information (if applicable).

* Note: An automatic folder check-in and check-out will not be performed while within an IQ.

(Figure 2-A) - Claim Wizard Selection
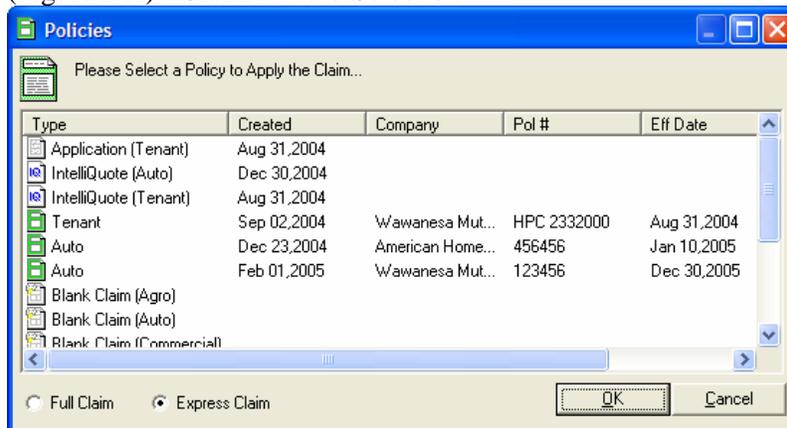
(Figure 2-B) - Full Claim Wizard

Broker Details
Enter the Broker's Name and Postal Information for this Claim.

Broker
Agency:	Andrew Agencies Ltd. (mb)		Broker Number:	0250003
Branch:	Virden		Phone Number:	204-748-2734
Department:	Main Department			

Broker Address

Description:

PCode: R0M 2C0 [Find Address]

	Street #:	Street Name:	Street Type:	Street Direction:	Suite:
Street:	297	7th	Ave		

City/Prov: Virden   Prov MB   Country: Canada

PO Box: 1508   Gen Delivery: ☐   [Find PCode]

Rte Type: Rte #:   Inst Type: Inst Name:

[Cancel] [<Back] [Next >] [Finish]

(Figure 2-C) - Express Claim Wizard

Claims Details

Claim Details | Accident Details

Policy Type:	Auto
Location:	
Claim Date:	03/22/2005 MM/DD/YYYY
Description:	Collision with drunk driver.
Pertains To:	Insured Auto
Peril:	Collision - Liability and Physical Damage
Insurance Company:	Wawanesa Mutual
Policy Number	HPC 2332000
Reference Number:	HPC 2332000
Collision Payment:		Comprehensive Payment:	
TPL Payment:		Accident Benefits Payment:	
Amount Paid:	0
Estimated Loss Amount:	
Closed:	☐
Closed Date:	/ /

[OK] [Cancel]

3. **Editing an Old Claim:**

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When editing an old claim from within Folder Details, TBW will automatically convert the claim to a new claim document and open it in the requested wizard.

4. Direct Bill Receipts:

CSSI is pleased to report the release of the new Direct Bill Receipts within The Broker's Workstation (TBW).

Receipt Display - (Figure 4-A)

Upon selection of the direct bill receipt, described below, the user will be presented with a screen form similar to that of a regular receipt. This form allows the ability to prepare a receipt on a ledger card that is received from someone other than the insured on the folder. This can be the case where a financial institution or parent, for example, pays a premium on behalf of the insured. To accomplish this, we provide fields for selecting the class and ID of the payor. Please note that only affects the name on the receipt; it does not change the application of the payment to the current open folder.

(Figure 4-A) - Direct Bill Receipt Form

We provide a grid for the acceptance of payment information for one or more policies. TBW user feedback indicates that it is not uncommon for customers to come to pay more than one direct bill item at a time, so the ability to receipt more than one at a time will be beneficial. Buttons at the bottom of the form will permit the creation of a new receipt entry, modification of a receipt entry, and deletion of s receipt entry. These operations are completed via a receipt sub-form to which contains fields for the Insurance Company, policy number, and a short description (Figure 4-B).

(Figure 4-B) - Direct Bill Receipt Sub-Form

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Security -

Direct Bill Receipts use the Payments user rights.

Creation Process -

There are three ways to which a Direct Bill Receipt can be created:

1. Drag-and-Drop Direct Bill Receipt via Policy Transactions tray (Figure 4-C),
2. Right-click on a transaction in Ledger Card in Folder Details (Figure 4-D), or
3. Transactions button from within Ledger Card in Folder Details (Figure 4-E).

All of the above methods will verify the user's rights and open the Direct Bill Receipt form upon creation approval.
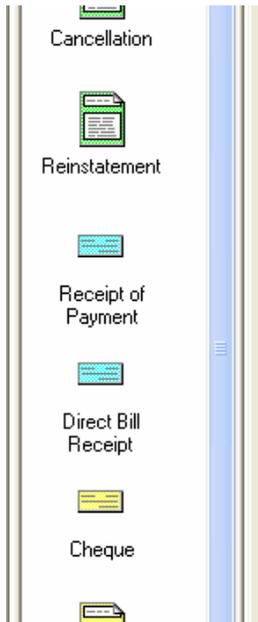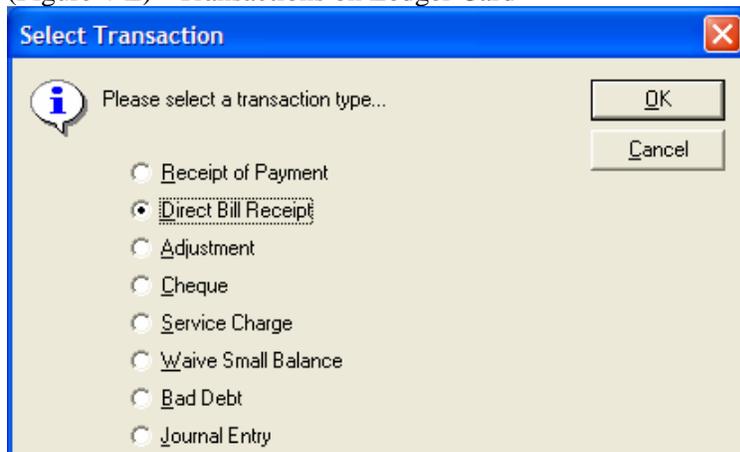
(Figure 4-C) -   (Figure 4-D) -
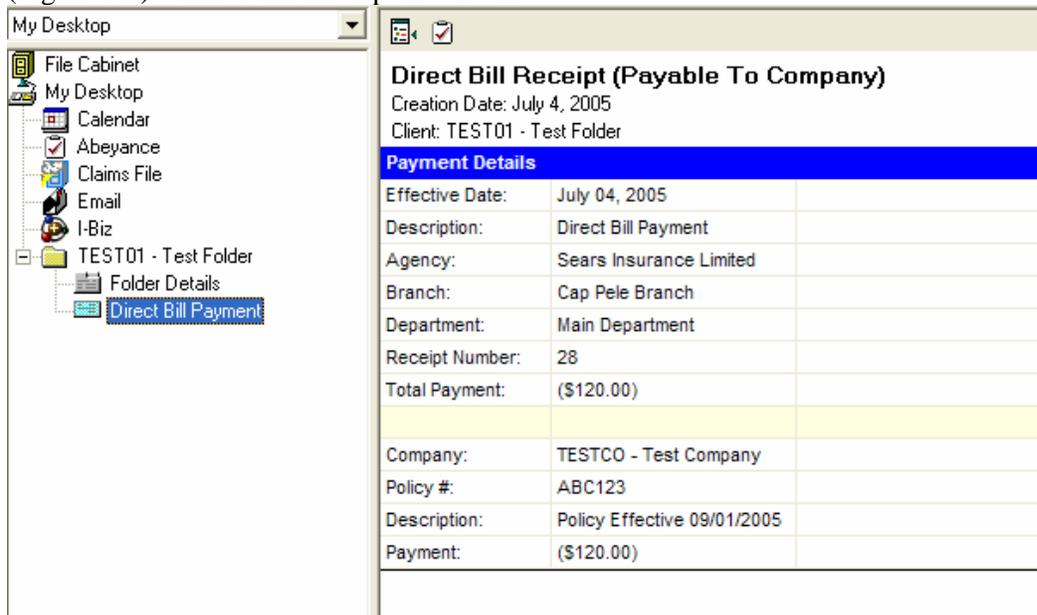Drag and Drop   Right-Click in Ledger Card
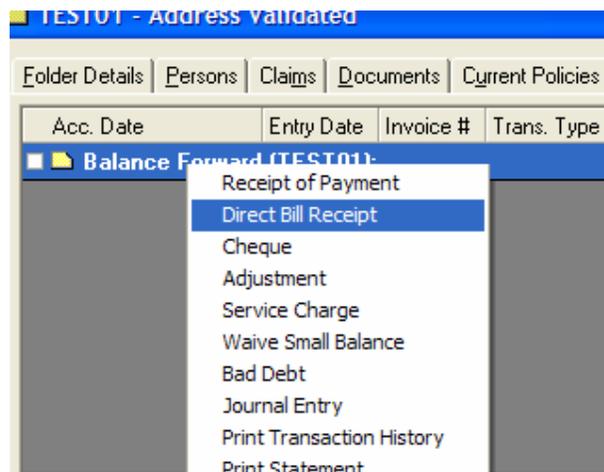
(Figure 4-E) - Transactions on Ledger Card

Posting Process -

Posting the receipt will assign an automatic receipt number, save the data, execute a folder check in and folder check out, place the receipt onto the tree, and display its contents in the corresponding viewer (Figure 4-F).

(Figure 4-F) - Direct Bill Receipt in Viewer

Printed Output -

We present the user with the ability to print the receipt two ways:

1. Directly from the receipt form during creation, and
2. Viewing the receipt after posting.

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Printing directly from the form also forces posting of the receipting document. This feature is based on the user's rights to do so.

Deletion -

Deletion of a Direct Bill Receipt can only be executed if rights grant the user to do so.
This process is no different that that of regular receipts.

Ledger Card Display -

Balance Forward: In this view, the user will see one entry for each policy in the receipt. The amount will be that of the corresponding receipt line entry and the Open amount will be $0 as the payment was direct to the Company (Figure 4-G).

(Figure 4-G) - Ledger Card - Balance Forward View

Open Item: In this view, the user will see two entries for each policy in the Receipt. Because the payment is direct to the Company we needed to close the payment entry to itself. Thus, the user will see each receipt line entry closed to itself (Figure 4-H).

(Figure 4-H) - Ledger Card – Open Item View

Direct Bill Receipts will not be displayed as reconcilable transactions as they will always be closed to themselves.

5. The Broker's Bulletin Board

CSSI is pleased to report the release of the Broker's Bulletin Board. This added capability allows for a Broker's Bulletin Board to be presented to the user(s) in order the disseminate daily/weekly/monthly information throughout the brokerage(s).

If the user has "User Rights" set to "View" (see Figure 5-A) the Broker's Bulletin Board will appear in the following circumstances:

- Log in to IQ/TBW – After double clicking TBW.exe and viewing the TBW splash screen, the bulletin board should appear **before** the user views the login screen if a) a *current* bulletin board(s) is/are published and b) it meets the user's Agency, Branch, Dept criteria and c) the bulletin has **not been previously viewed.**

- Log off IQ/TBW - Immediately after selection of "File">"Exit" or ![X] the Bulletin Board will appear if a) a *current* bulletin board(s) is/are published and b) it meets the user's Agency, Branch, Dept criteria and c) the bulletin has **not been previously viewed.**

- Tools Menu – The user selects the "Bulletin Board">"View" (Figure 5-B) from the menu list in order to view the document if a) a *current* bulletin board(s) is/are published and b) it meets the user's Agency, Branch, Dept criteria and c) the bulletin has **not been previously viewed.**

- System Date Change while logged on – If the user does not log off and the system date changes, the Bulletin Board should appear on giving focus to TBW/IQ if a) a *current* bulletin board(s) is/are published and b) it meets the user's Agency, Branch, Dept criteria and c) the bulletin has **not been previously viewed.**

(Figure 5-A)
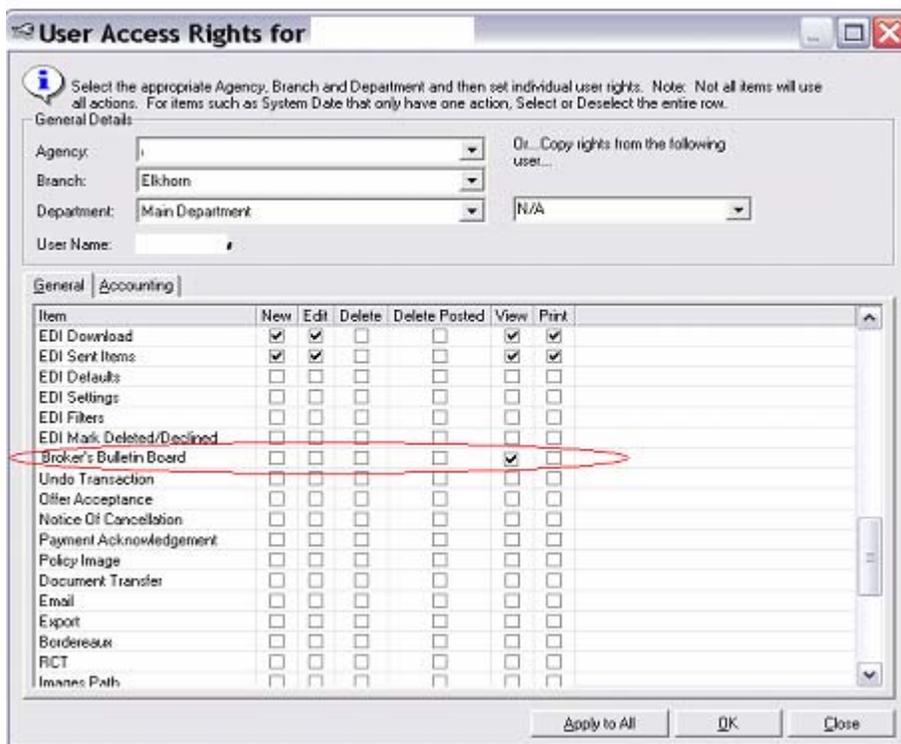
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(Figure 5-B)

Tools for Implementation – The Broker's Bulletin Board should be built from the Word Processor toolkit. This will allow for all fonts, images and colors afforded by the Word Processor within TBW.

Viewing – The bulletin board will be a read only version of the word pro doc. The Title at the top of the form should contain the title "The Broker's Bulletin Board" and the current bulletin number (discussed later). Figure 5-C
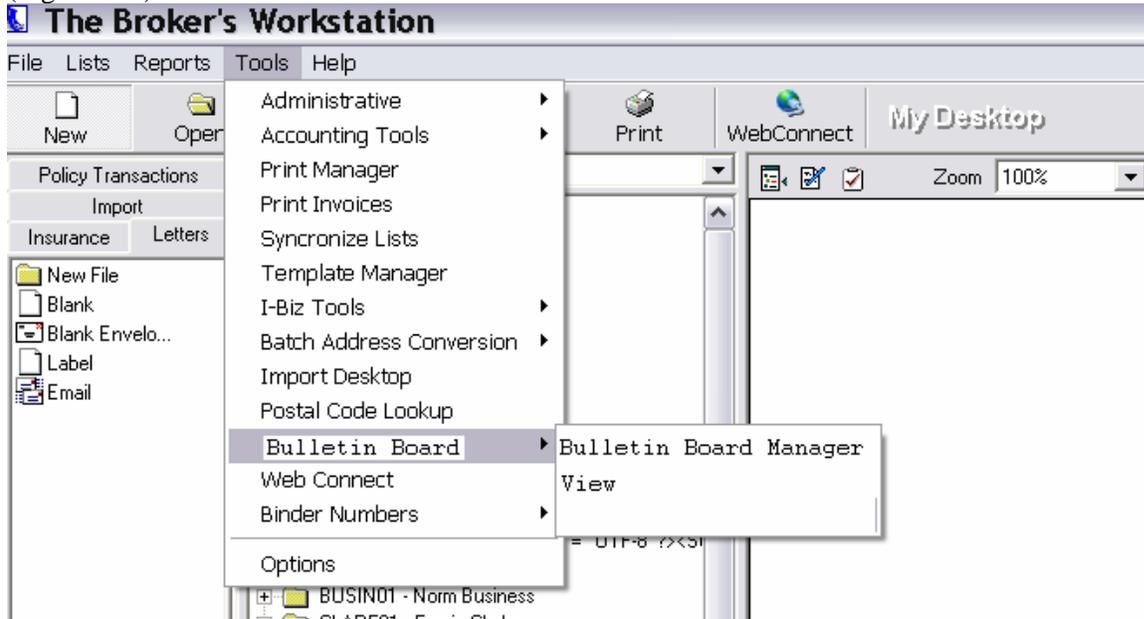
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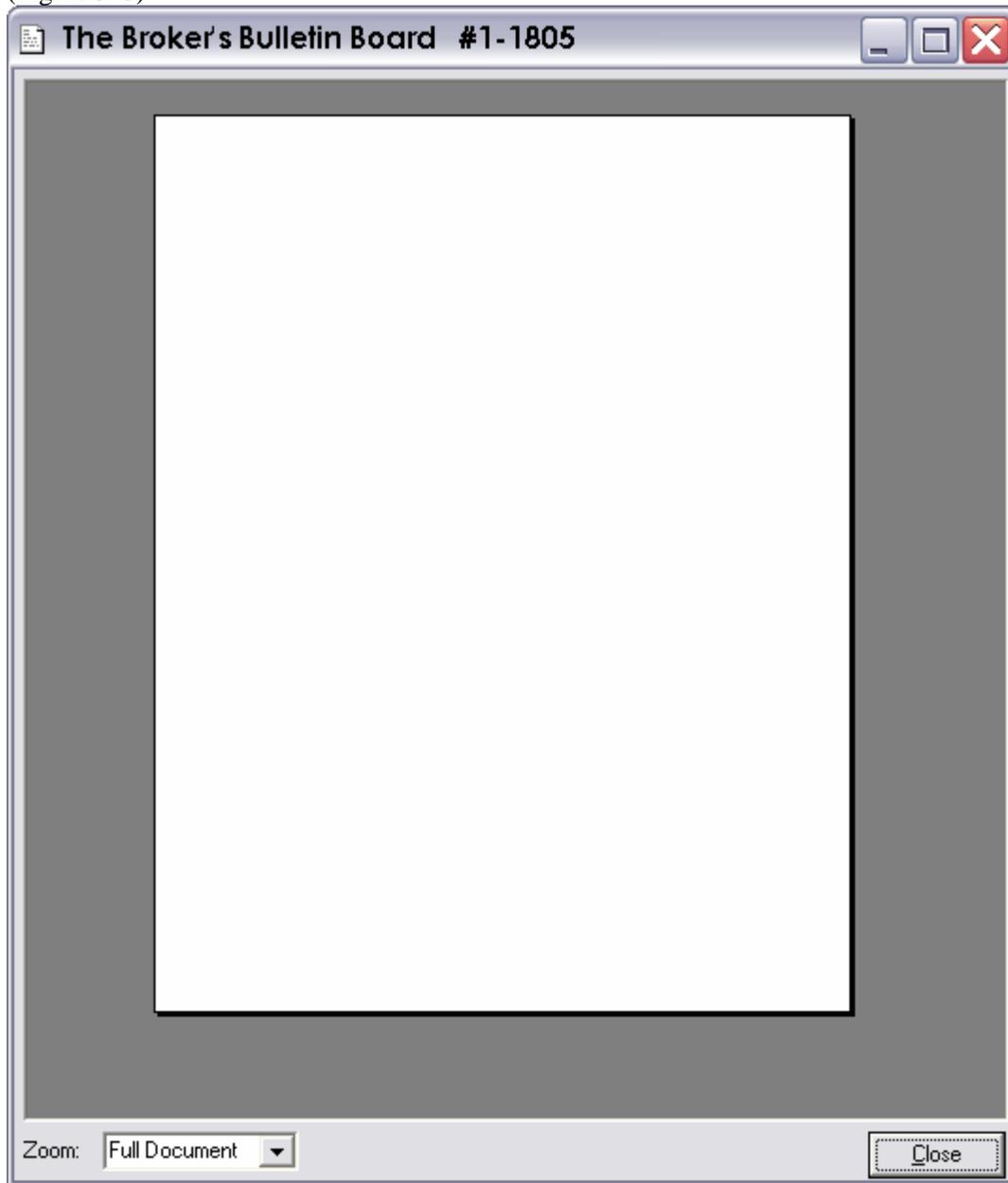www.cssionline.com

(Figure 5-C)

Create New and Editing – The bulletin board manager tools will allow the user to create new and edit existing documents through the word processor control in order to allow for all fonts, colors, images and word processor capability. If the Administrator has given the Users Rights to "Edit", "Delete" and create "New" , then the menu selection of "Tools">"Bulletin Board"> "Bulletin Board Manager" should be enabled.   Upon selection of this menu item, a management form will appear giving the Bulletin Board manager the capability the "Add", "Edit" and "Delete" bulletin boards. (Figure 5-D)

(Figure 5-D)

Bulletin Board Manager

Select the Bulletin you would like to edit/delete or Select "Add" to create new.

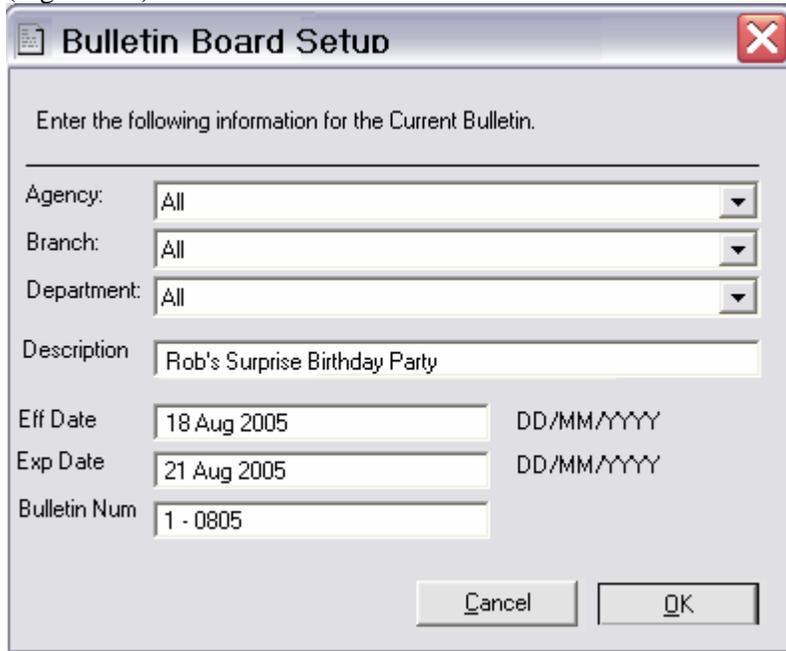| Bulletin Number	Eff Date	Exp Date	Description	Agency
1 - 1805	18 Aug 2005	21 Aug 2005	Surprise Birthday Party for Rob F.	AALTD

OK
Cancel

Add...   Edit...   Delete
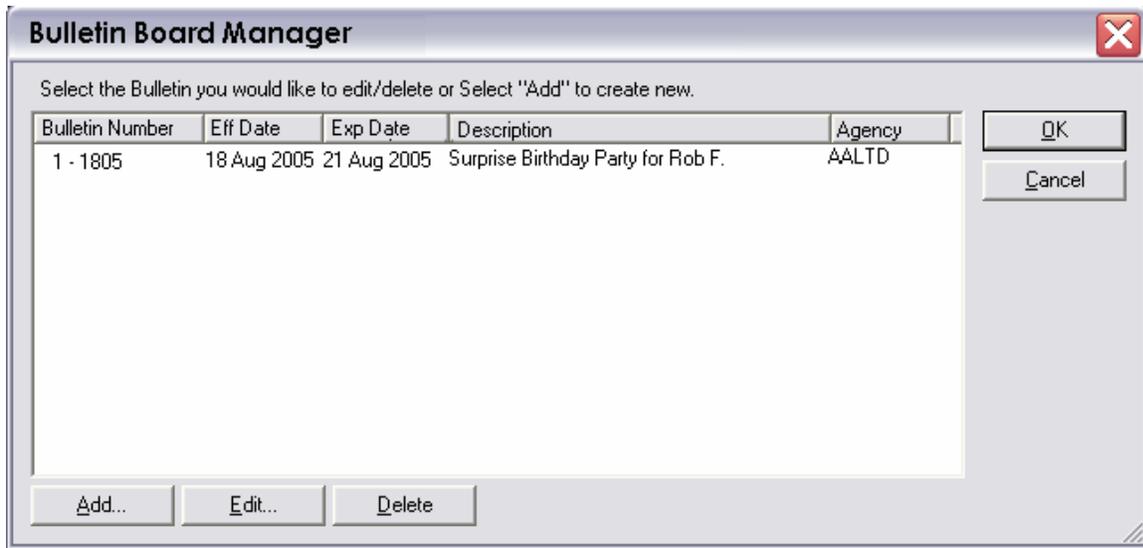
If "Add" is selected or "Edit" with an existing document selected, a management form will appear that will collect the Effective Date, Expiry Date, and Description and assign the Agency, Branch and Department for this Bulletin. The Bulletin number will be Auto generated from the "Count" column and the "Date Created" column in the database with the option for the user to change it. (Figure 5-E)

(Figure 5-E)

Bulletin Board Setup

Enter the following information for the Current Bulletin.

Agency: All
Branch: All
Department: All
Description: Rob's Surprise Birthday Party
Eff Date: 18 Aug 2005   DD/MM/YYYY
Exp Date: 21 Aug 2005   DD/MM/YYYY
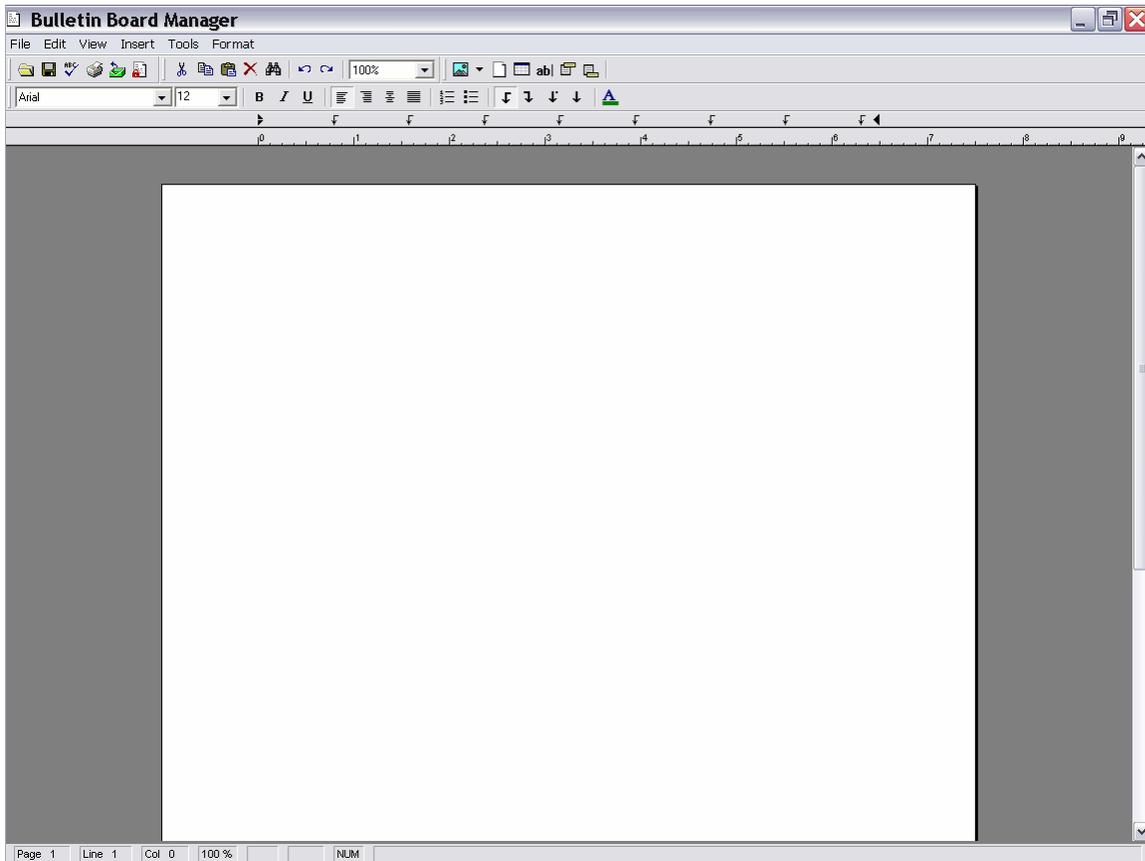Bulletin Num: 1 - 0805

Cancel   OK

Upon Selection of "OK" the word processor form will appear with the Title of "Bulletin Board Manager" and the description box will have to be suppressed. (Or the description field can be removed from the above form (figure 5-E) and allow the description box to appear before going into the Word Pro Manager) (Figure 5-F)

(Figure 5-F)

Upon selection of "File">"Exit", TBW/IQ will take you back to the "Bulletin Board Manager" with the Bulletin shown as added or edited. (Figure 5-D)

6. Driver License and Insurance Lapses

CSSI is pleased to report the release of the new **Driver License and Insurance Lapses** functionality within TBW/IQ.

A user will now see that the "Driver Incident" tab on the person details form has changed to "Driver Lapses". It works exactly as the conviction tab with the capability to Add/Edit/Delete Driver Lapses. As per Figure 6-A, each lapse will have start date and an end date. Any open ended lapses (a lapse with no end date) are treated as if the lapse is still in effect. If you have an open ended license lapse, your "years licensed" will be rated at 0. Note that a "License Lapse" will only affect the years licensed, and an "Insurance Lapse" will only affect the years continuously insured. Each company is slightly different in how they rate each type of lapse.

When adding a lapse, you will have the option to add one of the following
- Insurance Lapse
- License Lapse
- Insurance And License Lapse

By selecting "Insurance And License Lapse" the system will generate two individual lapses, one for license and one for insurance. Keep in mind that the two types of lapses are rated independently and

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this is simply data entry when both type of lapses occurred at the same time. This option will not be available when editing existing lapses.

With the exception of "Operating without Insurance" which only exists for "Insurance Lapse", the following list will be available to both types of lapses.

- Accident Related
- Criminal Code Conviction
- Driving While Under The Influence (Drugs or Alcohol)
- Fraud/Material Misrepresentation
- Non Payment of Premium
- Operating Without a license
- Operating Without Insurance
- Other
- Points Accumulation
- Speeding
- Unpaid Ticket

There are two alerts that may be generated, the first is for existing lapses to tell the user to review the person details and make sure that the lapse information matches the new system. The other alert is for open ended lapses and ensures the user is aware of this.

(Figure 6-A) - License/Insurance Lapse "Details" form

7. Manually Entering Auto Policy Premium and Coverage

When manually entering auto policy premium and coverage in the past a user could fill in total premium, the vehicle premium, and the premium for any endorsements. When the policy was viewed using TBW coverage the TPL, UM, and AB all showed N/A and the PD showed the deductible entered but no premiums.

The user can now add the following premiums to vehicles:

> Premium AB
> Premium TPL
> Premium Coll
> Premium Comp
> Premium SP
> Premium AP
> Premium DCPD
> Premium UM
> Class5 Premium
> Class6 Premium

It's up to the user to only fill in the one's that apply.

8. Description Field Size

TBW now has increased description field size capabilities of 60 characters.

9. Folder Search by Producer

In the past when searching for a file the user was presented with a listing of the following: Account #, Insured names, Address and sticky note. An additional column is now available and it will show the primary producer (by name) on each folder.

10. Upload abeyance

When performing an I-Biz transaction (Wawanesa upload), upon folder check in, the user receives the message "Do you want to mark for upload". If the user clicks no to it, another message will now be prompted asking if the user wants to set an abeyance.

Please run the TBW Remote Update Utility to access these changes. For assistance in using these new features, please contact our Support Team at 1-888-291-3588.

Please share this information with all TBW users in your office(s) and thank you for using TBW.

Yours truly,

Custom Software Solutions Inc.