



15 May 2012

To: Users of The Broker's Workstation and/or The Underwriter's Workstation

Dear Valued Client:

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

Custom Software Solutions Inc. (CSSI) is pleased to announce the release of the following enhancements and newest features to **The Broker's Workstation (TBW)** and **the Underwriter's Workstation (TUW)**:

Contents

1. **Copy an Existing Receipt** – Save time and improve accuracy in processing recurring items by using an existing Receipt as the foundation for creating a new Receipt.
2. **Override the Commission Amount in the New Policy Entry Form** – When required, override the calculated Commission Amount in the New Policy Entry form and replace it with another dollar amount.
3. **Flat Premium Endorsements (TUW and Commercial)** – Create an Endorsement document to apply a flat premium amount for a term extension for the policy or for specified coverage item(s) only.
4. **Automated SGI AR and AP Reconciliations** – Brokers who do business with SGI or its subsidiaries can download Excel versions of their company-billed and broker-billed statements, and then import those files into TBW to carry out the matching process, create the reconciliation, and report on the results.
5. **Automated AR and AP Reconciliations for Additional Companies** – TBW users can set up and perform automatic AR and AP reconciliations of electronic broker statements from other companies besides SGI, as well.

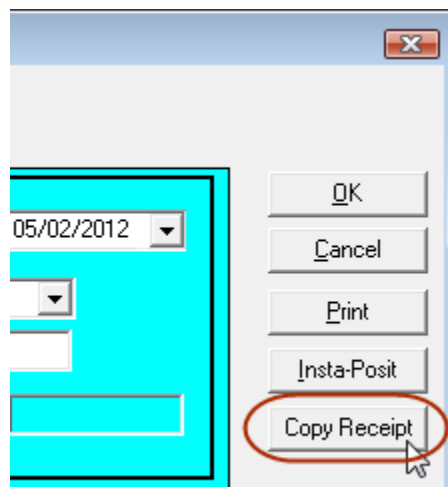
1. Copy an Existing Receipt

After experiencing the convenience of the Copy Cheque and Copy Journal Entry features, our users have asked for the ability to copy an existing Receipt, as well. We are pleased to announce TBW/TUW users can now use a previous Receipt from an open or closed month as the foundation for creating a new Receipt.

To use an existing Receipt to create a new Receipt, double-click **Receipt of Payment** in the **Transactions Tray** on **The Accountant's Desktop**. In the **GL Receipt** dialog, click the **Copy Receipt** button (see Figure 1.1).

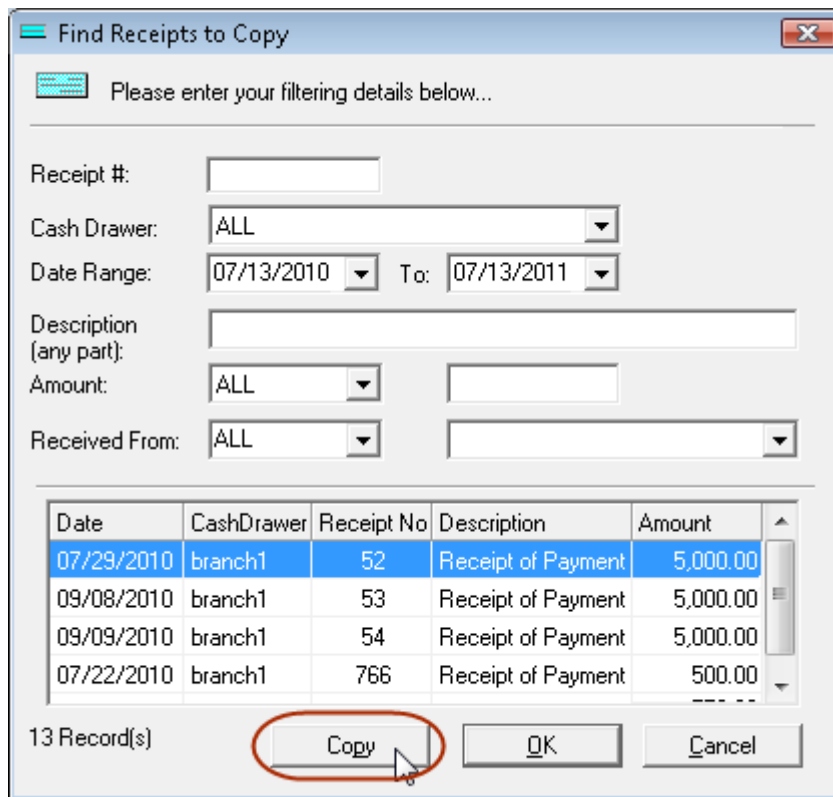
- Note that the **Copy Receipt** button is available when a new Receipt is being created, but not when an existing Receipt is opened for modification.

(Figure 1.1)



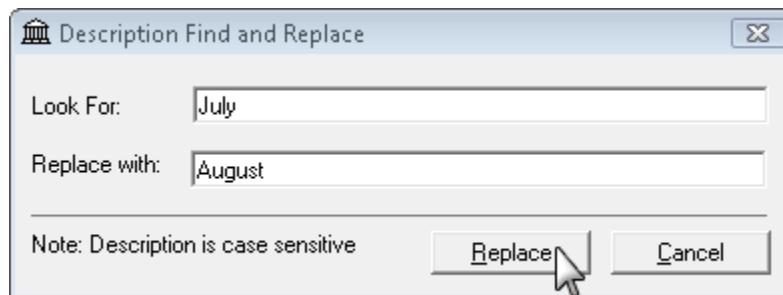
In the **Find Receipts to Copy** dialog, enter search parameters to find the existing Receipt to copy, and click **OK**. Then, from the list of matching items that displays, select the Receipt to be copied, and click the **Copy** button (see Figure 1.2) to copy the selected Receipt's details to the new **GL Receipt** dialog.

(Figure 1.2)



To modify the new Receipt, simply make adjustments as required directly in the **GL Receipt** dialog. Select a Line Item and click the **Modify** button to open the **GL Receipt Entry** dialog and edit Line Item details. If multiple Line Items' **Descriptions** contain the same word, phrase, or number that needs to be replaced, click the **Find/Replace** button, enter the text to **Look for** and the text to **Replace with**, and then click the **Replace** button (see Figure 1.3).

(Figure 1.3)



Once satisfied with the new receipt, click **OK**, **Print**, or **Insta-Posit** to complete the posting and related selected processes.

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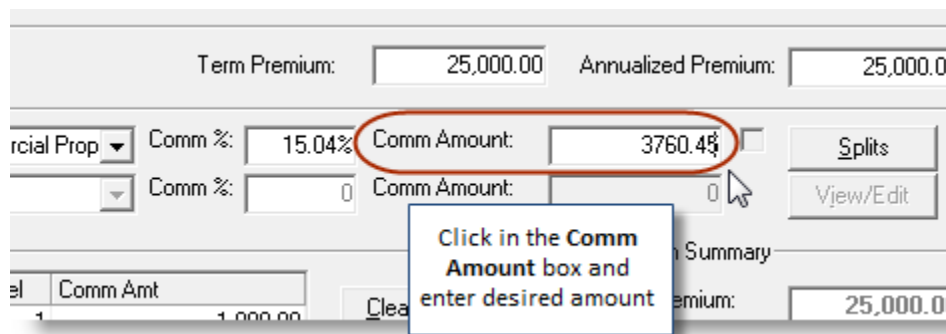
2. Override the Commission Amount in the New Policy Entry Form

When necessary, TBW/TUW users can now override the calculated Commission Amount in the New Policy Entry form and replace it with another dollar amount.

To override an existing Commission Amount for a policy transaction in the New Policy Entry form, simply click in the **Comm Amount** box and enter the desired value (see Figure 2.1). Note that the **Commission Percentage** will adjust automatically, as will the **Producer Commission** (as applicable).

- This override ability is available for **Single Carrier, Single Policy Code** policy construction types only, and is not enabled when **Split Commissions** have been applied.

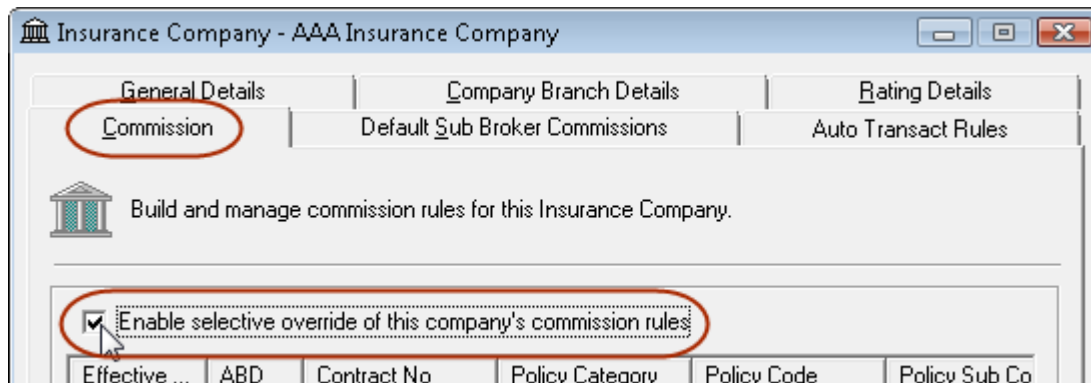
(Figure 2.1)



The ability to override commission amounts is available to users in the following circumstances:

- Any user with **User Rights** (through **Tools, Administrative, User Manager, Rights**) enabled for **Override Policy Commission Rules** will be able to override any policy commission amount.
- Any user will be able to override a commission if **Selective Override Policy Commission Rules** are enabled for the subject insurance company on the company's **Commission** tab in TBW/TUW Lists (see Figure 2.2).

(Figure 2.2)



Please note this feature is available only to those working with the New Policy Entry system.

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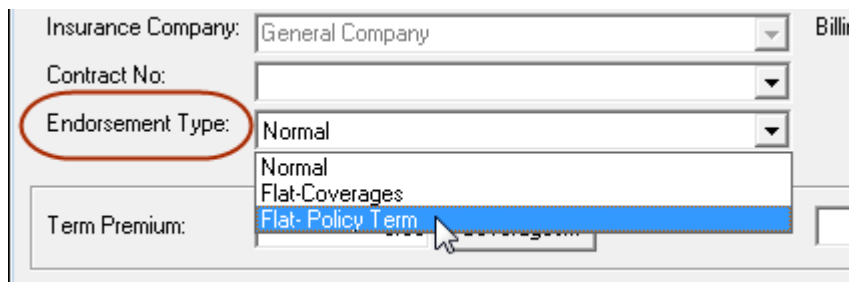
3. Flat Premium Endorsements (TUW and Commercial)

Create an Endorsement document to apply a flat premium amount for a term extension for the policy or for specified coverage item(s) only. Flat Premium Endorsements will affect the accounting system only, and will not affect the actual policy term dates or the annualized premium for the policy.

To create a Flat Premium Endorsement Request, drag and drop the Endorsement Request icon from the Policy Transactions Tray onto the Policy document in the Desktop Tree. In the Endorsement Request dialog, select **Flat-Coverages** or **Flat-Policy Term** from the **Endorsement Type** menu (see Figure 3.1).

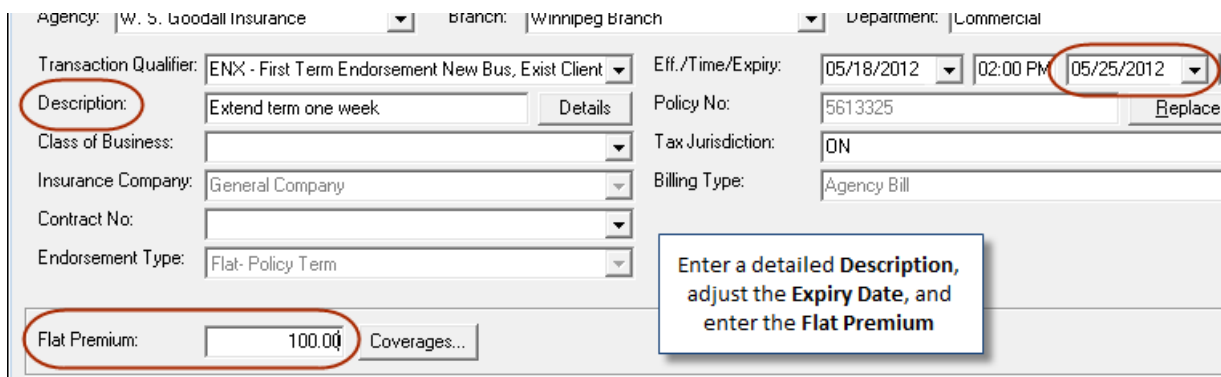
- Select **Flat-Coverages** to apply a flat premium to one or more specific coverage items for a policy-term extension.
- Select **Flat-Policy Term** to apply a flat premium for a general policy-term extension.

(Figure 3.1)



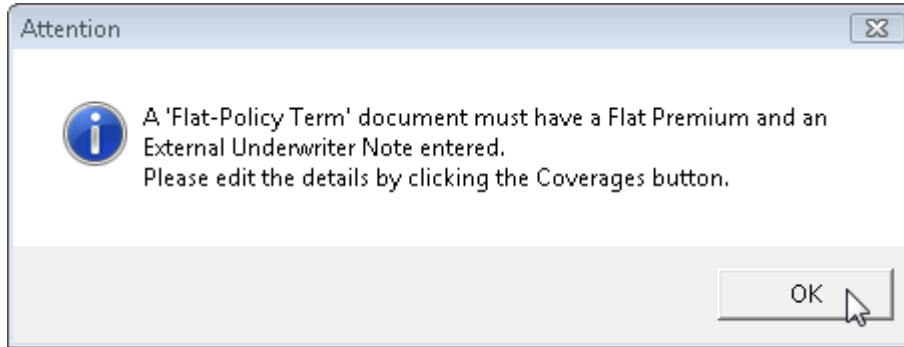
Enter a detailed **Description**, adjust the **Expiry Date**, and enter the **Flat Premium** amount (see Figure 3.2).

(Figure 3.2)



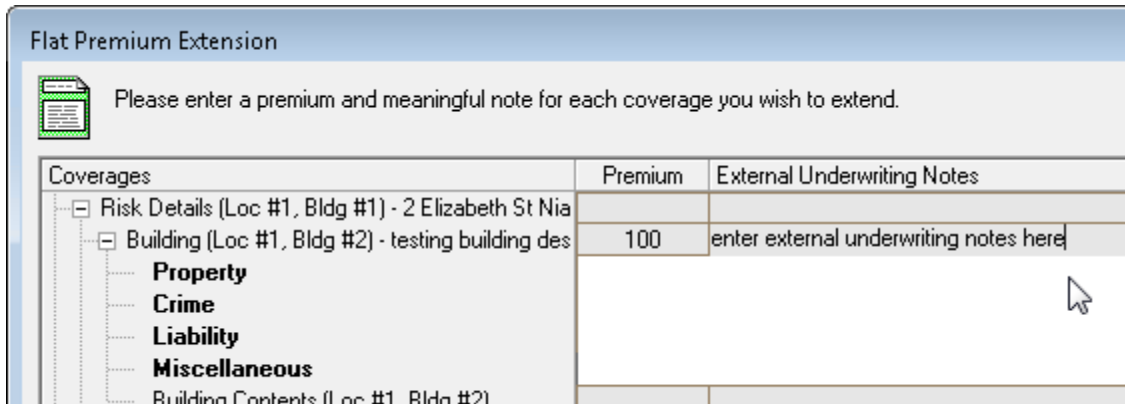
An **Attention** prompt will display, reminding you to click the **Coverages** button and modify details (see Figure 3.3). Click **OK**, and then click the **Coverages** button and add details for the term extension.

(Figure 3.3)



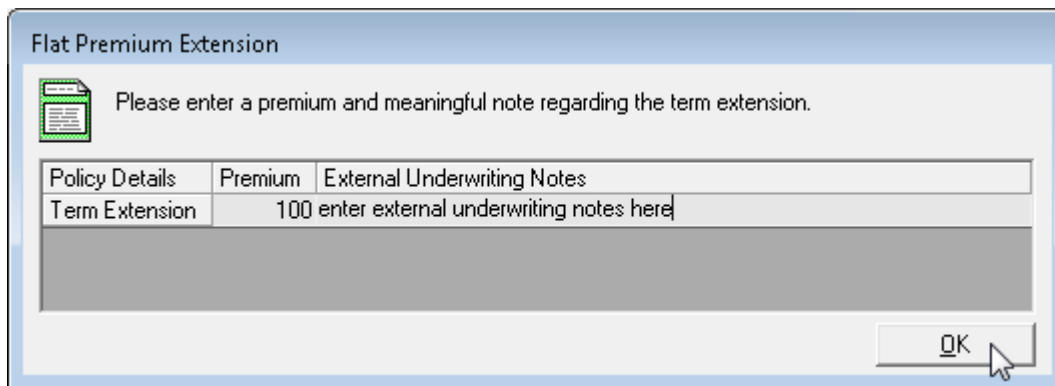
- For **Flat-Coverages**, enter the **Premium** and **External Underwriting Notes** for each coverage item you wish to extend in the **Flat Premium Extension** dialog (see Figure 3.4).

(Figure 3.4)



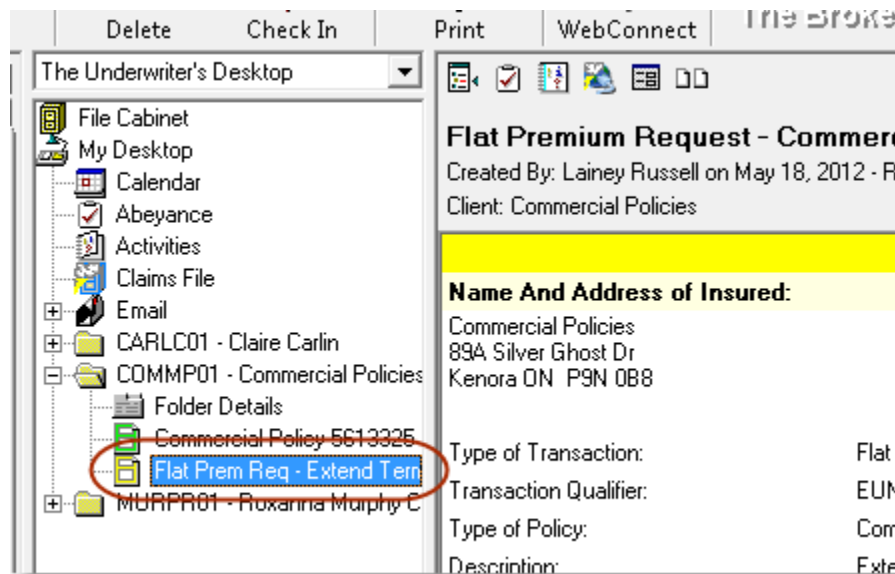
- For **Flat-Policy Term**, enter the **Premium** and **External Underwriting Notes** in the **Flat Premium Extension** dialog (see Figure 3.5).

(Figure 3.5)



Click **OK** in the Endorsement Request dialog, and the **Flat Premium Request** document will appear in the Desktop Tree and display in the Document Window (see Figure 3.6).

(Figure 3.6)



The Endorsement icon can be dropped onto this Flat Premium Request document to create a Flat Premium Endorsement document, as required.

Please note the following when working with Flat Premium Endorsements:

- The Flat Premium Endorsement documents will affect the accounting system, but will not affect the actual policy term or annualized policy premium. For example, if a regular Endorsement or Renewal is created later, it will pull no data from the Flat Premium Endorsement document.
- On the **Documents** tab in **Folder Details**,
 - In the **All Documents – Relational** view, the Flat Premium Endorsement documents will display in the root of the policy. Any relevant regular policy documents created subsequently will be linked directly to the original policy document, rather than to a Flat Premium Endorsement document.
 - In the **All Documents – By Term** and **Policies by Term** views, any Flat Premium Endorsement documents will display in the relevant first term only, rather than displaying in both applicable terms.

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4. Automated SGI Accounts Receivable and Accounts Payable Reconciliations

Brokers who do business with SGI and its subsidiaries, Coachman and ICPEI, can download Excel versions of their company-billed and broker-billed statements. Now, with the automation of SGI AR

and AP reconciliations in TBW, these downloaded files can be imported into TBW to carry out the matching process, create the reconciliation, and report on the results.

To use this feature, first download the Excel statement file(s) from the SGI BOSS secure website and save the file(s) to your computer.

- Be sure to save the downloaded SGI Excel file to a version *higher than Excel 2.0* (Excel 97-2003 Workbook [*.xls] and Excel 5.0/95 Workbook [*.xls] are acceptable).
- If you need assistance with credentials to access the BOSS website, please contact SGI directly.

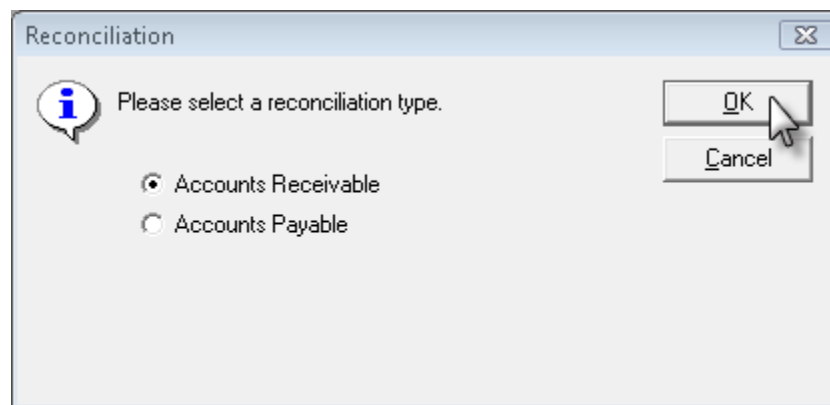
For an Accounts Payable statement (described as Broker Billed on the BOSS site), when the downloaded file is open in Microsoft Excel, note that the statement will include two months' policy transactions and some miscellaneous items, such as cost share program charges. Generally brokers reconcile a month at a time to match the payment terms. Only policy items for the month to be reconciled are needed in the statement, so delete rows containing items from any other month (based on the Statement Date), and delete rows containing miscellaneous items, as well, because they are generally not represented in the broker's AP system. Be sure not to delete the header row. Save and close the edited file.

- These steps are not required for an Accounts Receivable statement (described as Company Billed on the BOSS site).

Now you are ready to create the automated AR/AP Reconciliation or Accumulator. On **The Accountant's Desktop**, double-click **Reconciliation** in the **Transactions Tray**. In the **Reconciliation** dialog, select a reconciliation type, and click **OK** (see Figure 4.1).

- *Note:* SGI company-billed statements relate to direct- or MAC-billed policies and are processed in *Accounts Receivable reconciliations*. SGI broker-billed statements relate to agent-billed items in TBW, and are processed in *Accounts Payable reconciliations*.

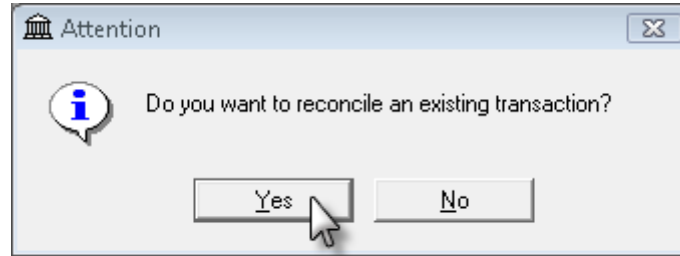
(Figure 4.1)



In the **Attention** window, select **Yes** to create a Reconciliation, or click **No** to create an Accumulator (see Figure 4.2).

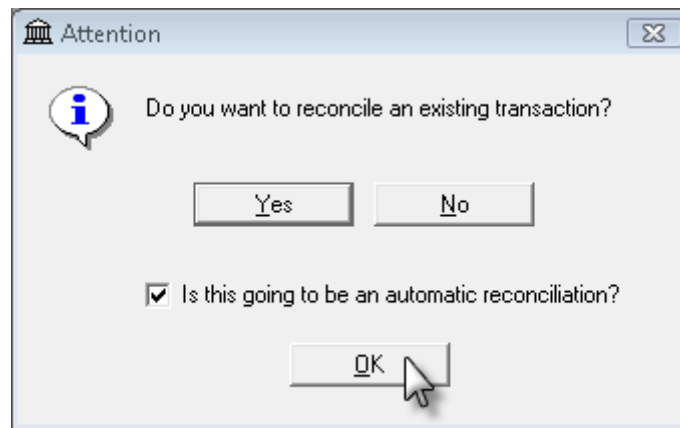
- *Note:* Create a *Reconciliation* when you have a target (i.e. the AP Cheque or AR Receipt representing the payment or collection of broker-billed premiums or company-billed commissions). Create an *Accumulator* when you do not have a reconciliation target, but still wish to reconcile the statement to the results in your system.

(Figure 4.2)




The system will then ask if this will be an automatic reconciliation. If yes, click to select the checkbox, and then click **OK** (Figure 4.3).

(Figure 4.3)

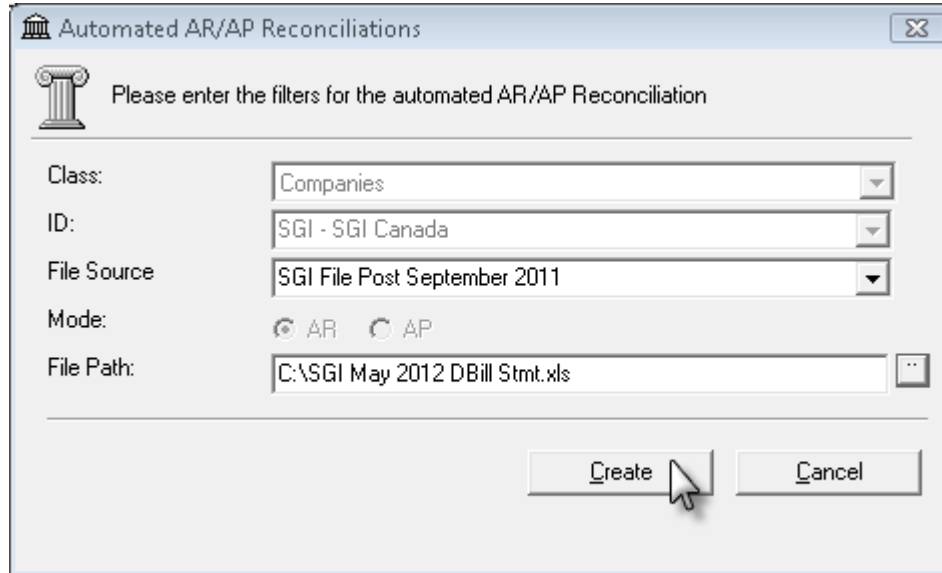


If a Reconciliation was selected...

If a Reconciliation was chosen, the usual Reconciliation form will open. Select a target, and then complete the **Automated AR/AP Reconciliations** form as follows (see Figure 4.4):

- a. From the **File Source** menu, select either **SGI File Post September 2011** or **SGI File Pre October 2011**.
 - o Choose Pre October 2011 only if the month to be reconciled is prior to October 2011.
- b. Click the **Browse**  button beside the **File Path** box, and locate and double-click the downloaded SGI file.
 - o The path and filename will appear in the **File Path** box.
- c. Click the **Create** button to start the automated reconciliation process.


(Figure 4.4)



The **Print Preview** window will open shortly, displaying the results of the matching process and indicating which statement items were matched in TBW and which were not. Print the report for use in investigating and resolving the unmatched items. Then, close the Print Preview window, and the Reconciliation will open. Either carry on with the matching, or click **OK** to save for later use.

If an Accumulator was selected...

If an Accumulator was selected, complete the **Automated AR/AP Reconciliations** dialog as follows (see Figure 4.5):

- a. Select the **ABD** (Agency/Branch/Department) to be applied to the Accumulator.
- b. Select **Companies** from the **Class** drop-down menu.
- c. Select the appropriate **SGI code** from the **ID** menu.
- d. From the **File Source** menu, select either **SGI File Post September 2011** or **SGI File Pre October 2011**.
 - o Choose Pre October 2011 only if the month to be reconciled is prior to October 2011.
- e. Enter a descriptive name for the Accumulator in the **Description** field.
- f. Click the **Browse**  button beside the **File Path** box, and locate and double-click the downloaded SGI file.
 - o The path and filename will appear in the **File Path** box.
- g. Click the **Create** button to start the automated reconciliation process.

(Figure 4.5)

Automated AR/AP Reconciliations

Please enter the filters for the automated AR/AP Reconciliation

Agency: 1 W. S. Goodall Insurance

Branch: 1 Main Branch

Department: 1 Personal Lines

Class: Companies

ID: SGI - SGI Canada

File Source: SGI File Post September 2011

Mode: AR AP

Description: AR Accumulator

File Path: C:\SGI May 2012 DBill Stmt.xls

Create Cancel

The **Print Preview** window will open shortly, displaying the results of the matching process and indicating which statement items were matched in TBW and which were not. Print the report for use in investigating and resolving the unmatched items. Then, close the Print Preview window, and the Accumulator will open. Enter a **Target Amount** representing the sum of the items included on the Excel statement, and either carry on with the matching, or click **OK** to save for later use.

Please note the following when creating automated SGI AR/AP Reconciliations:

- **When working with a downloaded SGI Excel statement file...**
 - **Do not delete any columns from the Excel file**, as this may interfere with file mapping and prevent the file from being recognized by TBW.
 - **Do not delete the header row containing the column names from the Excel file**, as this row contains important information the process uses to interpret the file.
 - **Delete items re-reported from previous months.** SGI broker-billed statements are electronic representations of paper statements and, as such, display the previous month's unpaid items. As these re-reported items will probably be paid separately from current month items, they will be reconciled separately and must be deleted from the downloaded Excel file. To delete these items, simply open the file, delete the non-current rows, and then resave the file. (Note these non-current items can be found easily, as they are grouped together in the column B "Group.")
 - **Consider deleting any miscellaneous, non-policy items.** SGI broker-billed statements often include miscellaneous, non-policy items (e.g. cost share credits, charges for supplies, etc.). As automated Reconciliations do not take account of non-policy items,

they typically appear as unmatched items in the results report. Often these items are not in the user's accounting system in advance of payment, either. When preparing an automated Accumulator, consider deleting rows containing these items, resaving the file, and then determining the revised file amount to use as the Accumulator target amount. These items must be accounted for one way or another, so determine an approach that works for you, and carry on.

- **When determining the Match/Non-Match status**, the automated system reads the transaction type, policy number, transaction effective date, premium amount, commission amount, and net amount from the SGI file, and then searches for matching transactions in TBW. If all elements for a particular transaction match, the item is selected in the resulting Reconciliation or Accumulator, and *Match/ Non-Match* status is noted in the results report.

Please note this feature is available only to those using the New Policy Entry feature.

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5. Automated AR and AP Reconciliations for Additional Companies

You don't have to be an SGI broker to experience the pleasure of reconciling a huge company statement in a fraction of the normal time. CSSI has developed a system that allows users to specify the input file format for electronic broker statements so that the reconciliation can be automated.

To date, the custom format has been used successfully with Gore and Intact statements and will soon be available for use on Dominion statements. Brokers with access to electronic statements from other carriers are invited to submit those files to CSSI so we can test them against the custom format facility and make any necessary changes to accommodate any unique features of that carrier's file layout.

To perform automated AR and AP reconciliations, first complete the one-time template setup for each of your various companies. Click **Tools, Accounting Tools, Auto Reconciliation Templates on The Accountant's Desktop**. Enter company details in the **Automated AR/AP Reconciliation Custom File Formats** dialog as follows (see Figure 5.1):

- a. Enter an intuitive **Statement Template Name**.
- b. Identify the **AR or AP Mode**.
- c. Identify the **First Row** in the electronic statement containing transaction data.
- d. Identify the specific **Columns** in the file containing the Insured Name and Policy No.
- e. Select the **Effective Date Format** found on the statements.
 - For **Single Cell** format, also identify the **Column** containing the Effective Date, and then select the date format from the drop-down menu.
 - For **Multiple Cell** format, also identify the **Columns** containing the **Month, Day, and Year**.
- f. Identify the **Columns** in the file containing the **Trans Type, Premium, Commission, and Amount**.

- For Premium, Commission, and Amount, also select **+ or -** from the corresponding drop-down menu to indicate whether the value is presented in a positive (+) or negative (-) format in the statement.
 - For example, in the TBW AR system, a transaction that adds premium will present the premium, commission, and net amounts as positive values. A company bill statement may present the commission as a negative amount, so in that case the (-) option needs to be selected for Commission. This will convert what is in the Excel file to the sign that will match the related TBW transaction.
 - In the case of an AP reconciliation, TBW presents premium, commission, and net amounts on a transaction that adds premium as negative values. If the electronic file presents any of these amounts as a positive amount, then select (-) for it so the auto reconciliation will convert it to a negative amount to ensure successful matching. In effect, selecting (-) multiplies the subject value by -1 to effect the required conversion.
 - While that seems complicated, if you are ever unsure of what to do, open a reconciliation of the type for which you are preparing a template and look at the signs on the columns of transactions that add premium. If one is different from what you see on the equivalent transaction on the electronic statement, then select (-) for that element. It's that easy!
- g. For each of the five TBW/TUW **Transaction Types**, enter the alphanumeric code(s) used by the particular company on the electronic statement to represent that TBW/TUW transaction type.
- h. Click **Save** to save the template.

(Figure 5.1)

Automated AR/AP Reconciliation Custom File Formats

Please enter the Custom File Format below...

Statement Template Name: Gore DBill

Mode: AR AP

First Data Row: 5

Column - Insured Name : H

Column - Policy No. : J

Effective Date Format: Single Cell Multiple Cell

Column - Month: F Day: G Year: E

Column - Trans Type: D

Column - Premium: L +

Column - Commission: M +

Column - Amount: N +

Enter Trans Type used on statement to correspond to TBW Equivalents:

New Policy:	11		
Renewal:	15		
Endorsement:	12		
Cancellation:	13		
Reinstatement:	14		

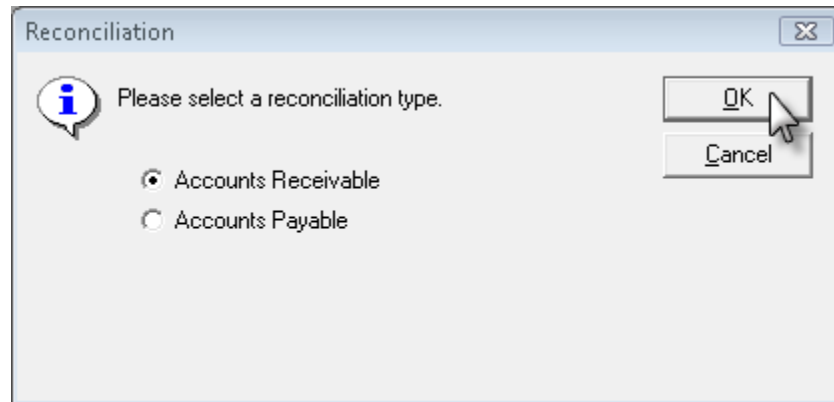
Save Save As Cancel

Repeat the template setup steps for additional companies, as required. To base a new template on an existing template, simply select the existing template from the **Statement Template Name** drop-down menu, adjust details as required, and then click **Save As** to name and save the new template.

When the electronic statement file(s) have been downloaded and saved to your computer, you are now ready to create the automated AR/AP Reconciliation or Accumulator. On **The Accountant's Desktop**, double-click **Reconciliation** in the **Transactions Tray**. In the **Reconciliation** dialog, select a reconciliation type (see Figure 5.2), and click **OK**.

- *Note:* Company-billed statements relate to direct- or MAC-billed policies and are processed in *Accounts Receivable reconciliations*. Broker-billed statements relate to agent-billed items in TBW, and are processed in *Accounts Payable reconciliations*.

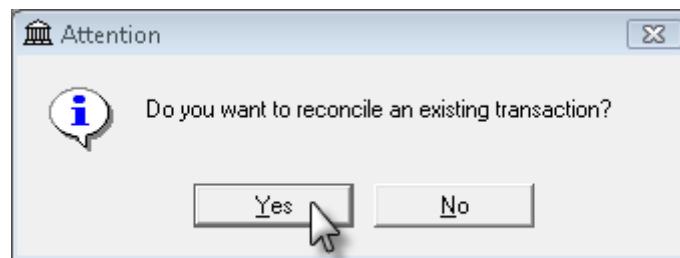
(Figure 5.2)



In the **Attention** window, select **Yes** to create a Reconciliation, or click **No** to create an Accumulator (see Figure 5.3).

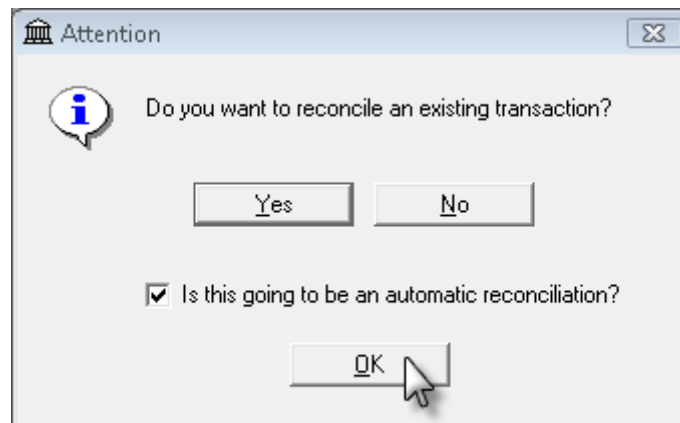
- *Note:* Create a *Reconciliation* when you have a target (i.e. the AP Cheque or AR Receipt representing the payment or collection of broker-billed premiums or company-billed commissions). Create an *Accumulator* when you do not have a reconciliation target, but still wish to reconcile the statement to the results in your system.

(Figure 5.3)




The system will then ask if this will be an automatic reconciliation. If yes, click to select the checkbox, and then click **OK** (Figure 5.4).

(Figure 5.4)

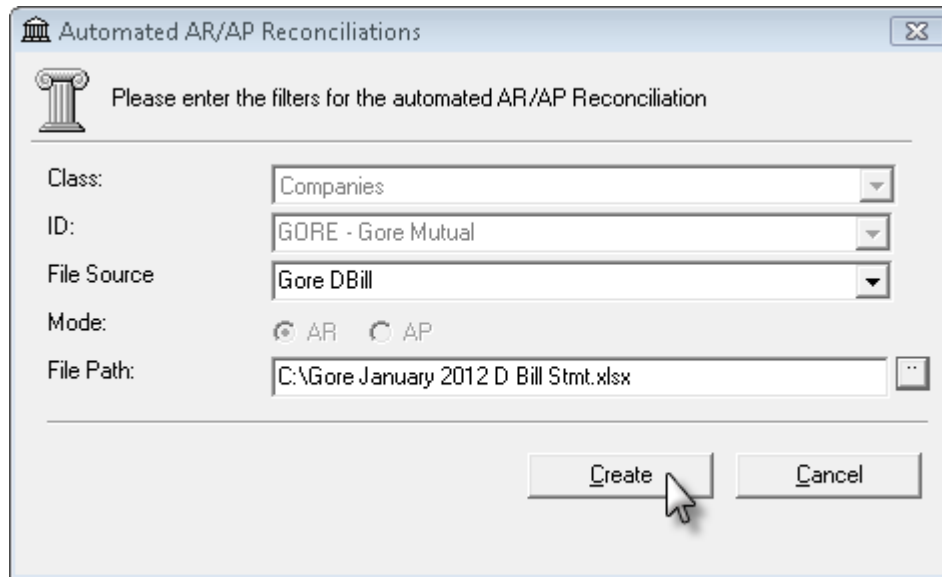


If a Reconciliation was selected...

If a Reconciliation was chosen, the usual **Reconciliation** form will open. Select a target as usual, and then complete the **Automated AR/AP Reconciliations** form that displays as follows (see Figure 5.5):

- a. Select the applicable template from the **File Source** drop-down menu.
 - o This will include the system-included SGI varieties, as well as any saved custom formats.
- b. Click the **Browse**  button to locate and select the downloaded file. The path and filename will display in the **File Path** box.
- c. Click the **Create** button to start the automated reconciliation process.

(Figure 5.5)




Once TBW/TUW has performed its matching process, the **Print Preview** window will open, displaying the results of the matching process and indicating which statement items were matched in TBW and which were not. Print the report for use in investigating and resolving the unmatched items. Then, close the Print Preview window, and the Reconciliation will open. Either carry on with the matching, or click **OK** to save for later use.

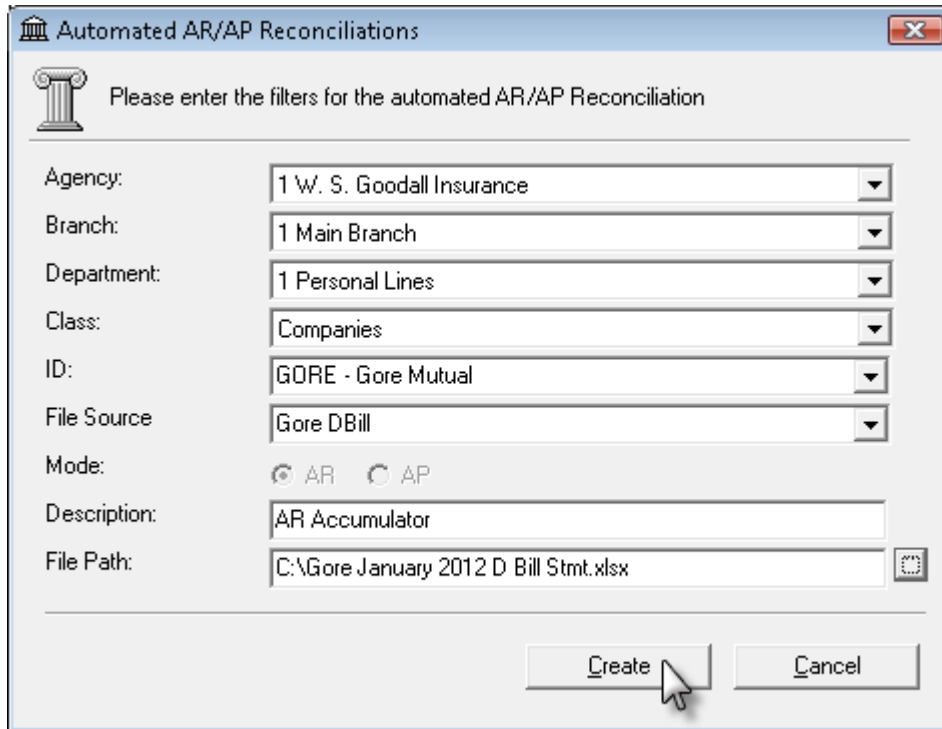
If an Accumulator was selected...

If an Accumulator was selected, complete the **Automated AR/AP Reconciliations** dialog as follows (see Figure 5.6):

- a. Select the **ABD** (Agency/Branch/Department) to be applied to the Accumulator.
- b. Select **Companies** from the **Class** drop-down menu.
- c. Select the appropriate **Company Code** from the **ID** menu.
- d. Select the applicable template from the **File Source** menu.
 - o This will include the system-included SGI varieties, as well as any saved custom formats.
- e. Enter a descriptive name for the Accumulator in the **Description** field.

- f. Click the **Browse**  button to locate and select the downloaded file. The path and filename will display in the **File Path** box.
- g. Click the **Create** button to start the automated reconciliation process.

(Figure 5.6)



Once TBW/TUW has performed its matching process, the **Print Preview** window will open, displaying the results of the matching process and indicating which statement items were matched in TBW and which were not. Print the report for use in investigating and resolving the unmatched items. Then, close the Print Preview window, and the Accumulator will open. Enter a **Target Amount** representing the sum of the items included on the downloaded statement, and either carry on with the matching, or click **OK** to save for later use.

Please note the following when creating automated AR/AP Reconciliations:

- **When working with a downloaded Excel statement file...**
 - **Do not delete any columns from the Excel file**, as this may interfere with file mapping and prevent the file from being recognized by TBW.
 - **Delete items re-reported from previous months.** Broker-billed statements are electronic representations of paper statements and, in some cases, display the previous month's unpaid items. As these re-reported items will probably be paid separately from current month items, they will be reconciled separately and must be deleted from the downloaded Excel file. To delete these items, simply open the file, delete the non-current rows, and then resave the file.

- **Consider deleting any miscellaneous, non-policy items.** Broker-billed statements often include miscellaneous, non-policy items (e.g. cost share credits, charges for supplies, etc.). As automated Reconciliations do not take account of non-policy items, they typically appear as unmatched items in the results report. Often these items are not in the user's accounting system in advance of payment, either. When preparing an automated Accumulator, consider deleting rows containing these items, resaving the file, and then determining the revised file amount to use as the Accumulator target amount. These items must be accounted for one way or another, so determine an approach that works for you, and carry on.
- **When determining the Match/Non-Match status,** the automated system reads the transaction type, policy number, transaction effective date, premium amount, commission amount, and net amount from the downloaded file, and then searches for matching transactions in TBW/TUW. If all elements for a particular transaction match, the item is selected in the resulting Reconciliation or Accumulator, and *Match/ Non-Match* status is noted in the results report.

If you haven't yet tried the automated reconciliations, please contact Client Services to arrange for it to be enabled on your system and for the training.

Please note this feature is available only to those using the New Policy Entry feature.

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Please share this information with the appropriate TBW and TUW users in your office(s). Once you have reviewed this document, if you have any questions regarding these features or need further assistance in their usage, please contact our Client Services Team at clientservices@cssionline.com (email) or 1-888-291-3588 (toll-free telephone).

Thank you for using The Broker's Workstation and The Underwriter's Workstation.

Yours sincerely,

Custom Software Solutions Inc.



Microsoft Partner

Gold Independent Software Vendor (ISV)