

A P P L I E D  
S Y S T E M S

# SWOUGAS E-Newsletter

South Western Ontario User Group of Applied Systems

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Ascnet  
[www.ascnet.ca](http://www.ascnet.ca)

Compu-Quote

### Meeting Ideas Contact President

Dianna George  
Hub International Ontario  
Limited  
33 Princess Street, Suite 501  
Leamington, Ontario  
N8H 5C5  
Phone 519-326-2689  
Fax 519-326-0128  
Email:  
[dianna.george@hubinternational.com](mailto:dianna.george@hubinternational.com)

Anything you want to see in  
the newsletter contact

Jeff Roy  
P.A.Roy Insurance Brokers Inc  
[Jroy@paroy.on.ca](mailto:Jroy@paroy.on.ca)

**The last user group meeting of the year was held in London at the Four Points Sheraton on November 21, 2006.**

## Conference Report

Our president Dianna George was at a special meeting at convention in Dallas Texas with the Present of Applied Systems and the presidents of the Canadian User Groups. Applied stressed they are not leaving the Canadian market place. Their goal is to protect the users technological investment. They are also committed at expanding their client base in Canada. They have hired new sales rep in Canada and our pursuing new customers.

They have released version 8.0 in Canada.

8.0 has some serious flaws so load 8.0 and then 8.1 fix immediately.  
Fax Advantage 5.0 loaded.

60 to 90 day updates and started on 9.0.

Tam is working on 9.0 but nobody has any idea what changes are in it.  
Dominion of Canada and York Fire are on WARP now.

They are working on policy change in auto in WARP in new year.  
In regards to integration with 3<sup>rd</sup> party vendors Tam is working with Compu-Quote and Policy Works. Their vision is that in the future there will be no need for rating vendors. We will be able to press a button in TAM and the information will be sent to each companies website and quotes will be sent back to our computer. Agency manager is continuing their high level of Interface services with companies. Donna Gilbert is working hard with CSIO to develop and maintain the AL3 standards for download XML standards. She is working on personal lines and commercial lines standards.

CSIO begins and ends with the standards. The support level from Applied has been great and improved over the last year along with the product release versions of TAM. No problem with USA handling support calls but wait times have increased. There is an average now. Q3 stats 90% of items resolved on phone and 59% on online chats. Average call back 2 hours and 37 minutes.

Number of support calls has been reduced from last year.

Corporate – Applied Systems in Canada – departments realigned and

administration centralized. Hiring staff now to fill critical relationships.

Vendor > carrier relationship?

Dianna Asked for Volunteers for some new committees

Interface Committee - Jeff Roy

Education committee - Dianna George

Chapters committee - Dianna George

Members relationships – Dianna George - are there any other 3<sup>rd</sup> party vendors whos should be come a member of our group.

### ACCOUNTING DISCUSSION

Robin Monson, Ruth Seguin and Tara Carruthers – Accounting questions

Two questions – Summarized them into the problem and the solutions.

Questions and Answer session

Question #1 What are we doing with direct bill and the growing receivables ?

Answer Tara – Not reconciling direct bill. The time to do it cost more than the benefits for the odd commission difference.

I have set up a sub account for each of direct bill companies. Invoice the revenue and post the direct bill to one account 119.

All companies combined to one account.

Sub-account for each company set up.

Do a journal entry to debit and credit the account where it totals.

November we get Octobers direct bill account.

Post cheque to the account and net balance is zero. Not usually perfect going to be differences. This is how we reconcile them. The true balance should be zero.

If off wait till the following month. Small balance will be off set.

If you want to investigate. Go to your direct bill reports and you can reconcile it that way. Spend you time on that account for that month.

Public accountants direct bill growing and can't do anything about it.

Major carriers – ECO and Aviva – if direct bill receivables – commercial and personal lines. You pay big dollars to producers. reconcile commercial lines and have a handle on that.

ADI – we assuming what is pushed down through personal lines should work.

Accural for agency bill

Cash for commercial bill.

Accountants don't like both of them.

Should be correct. Stick extra entries in their on direct bill.

Situation. Cancellations going into the transactions.

not getting hit by cancellation (move ahead from a year).

ADI – 60% then down to 0%. How do you change that and get around that. Change to renewal and wipes out the commission.

Renewal 0% you can set it up that way.

Rewrite as a renewal.

Run a report. Renewal is done and then the rewrite comes in before the credit comes in.

Sort it by client download into excel and sort it. Renewal and rewrite. would only be end of the month.

pick which transactions you want to do ADI with.

Reinstatements come down as renewals. RII.

Invoiced as renewals.

### Second questions

Tam 8.0 addressed the CPA changes in the cheques.

Pre-printed cheque numbers from the bank.

As it stands now. Written that process is to require from the bank with the number on it. Has not been the case up until now. Not putting the cheque number on it. Required under the bottom. Not required in the standards we have now.

Support is there as long as you cheques from the bank.

Other legislative changes on the

The date can not be 06 must be 2006. Has to be in a certain spot.

Cheques ordered from the bank and had samples and test through the printer and can't do that until you move to 8.0.

Ontario auto application they have to do immediately.

January 2007 is now June 07.

Version 8.0 Canadian payment association format or Canadian standard format. If ordering cheques and send to the printer where we want to be. Pre-printed some how or TAM or printer printing it on the cheque. Cheque is not coding it properly. IT is all going to be scanned. Pre-printed number easy for them to cheque. We are on a different numbering system. They are going by pre-coded system.

TAM – print the cheque MRC line and not having to worry about it.

Not using magnetic readers any more. Optically read so doesn't have to matter. Make a decision which way you want to do this. Cheques not numbered and not worry about it.

You have to buy pre-numbered cheques.

PMR For that and no commitment. We

Accounting panel

Internal control purposes one person should be issuing cheques.

Only two questions that came forward.

Tips and tricks to year end.

Utilities done

Databased up to date all utilities.

2 hours.

Month end 35 to 40 minutes.

Year END -

Size of database –

Do work ahead of time using night utilities.

Lock users out of the system and operate.

View system and function why closing it.

Without terminal server. 30 minutes.  
Month end reports – 3 or 4 users do them at same time.  
Only report done with users not in the system.  
Accounts receivable report – only one while working.

Hit the reports module – have it open 3 or 4 times to run reports.  
Run them for each office at time. Run to PDF.  
Run reports to PDF.

Make sure receivables are balanced.

People can manually go back and adjust it.  
Do it all shut down and locked down.  
Problem posted on your desk.

### **Canadian Product Development Committee.**

Not a lot of feedback. Sat there for 1 hour and absorb what is being talked about. Any questions on product development committee.  
PMR out there. How many people requesting the same thing.  
Not the number of PMR.  
Toronto Conference – look at number of PMR.  
If we are having an issue. Why would we have every office.  
Prioritize the Canadian list.  
Business card. Strictly accounting

Sue  
Membership fee same this year as last year.  
We sign a contract in Nov for the entire year. Coffee pastry only fixed for 90 days. April we are not paying the same prices.  
Sitting \$2005.74 in the bank.  
ASCnet fees not sent to SWOUGAS until January –  
Pay for today's meeting \$1000 meeting to cover January.  
Running tight.  
We have to make a decision, we either charge a per meeting fee to cover expenses for pastries or we do away with them – majority voted to do away with pastries

Surveys – results are all the same.  
Everyone wants to see the same subject matter at the meetings.  
Get through every meeting. Send it back.  
Make meetings as beneficial as possible.

One interface meeting per year. Bring companies in  
And one meeting every year.

Dates for next year meeting

Jan 16

April 17 – Full day

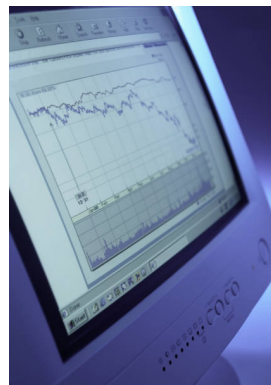
May 9, May 10, (Thursday Night) 11 Niagara Falls – Hilton Niagara Views Casino centre. Hotel rooms less expensive at the Hilton. Hotel rooms reasonable. Falls view Hilton. Mini-TENCon.

Sept 18

Nov 20

Oct 16 –20 – TENCon - Florida – Coronado Springs same week as IBAO

Compuquote 10:30



## Compuquote - Lindsay Thompson

Lindsay Thompson Compu-Quote review

Update Q enhancements

RCT Evaluater enhancements

RsMeans

ezleads plus

Tam integration

Questions.

Update Q

Latest release of compuquote.

Auto and property rater.

What has changed ?

Utilities and preferences

Added remember effective date feature. Every time you open the quote it will not change to that effective date. On or off features Applies to all quotes.

### Auto rater -

Add and view quote notes or property raters.

Allows you to add notes on it.

Stick note pad. Tam integration users. If you are to recall that quote and pull it up from tam side.

Convictions – new infractions – added to the system.

False statement insurance

Failure to carrier to have card.

Failure no insurance

Produce false insurance

Vehicle owner without insurance.

Royal sun alliance or Gore Mutual – pro-rata custom calculators for those companies. Found under % tool.

\*\*\* Ability to calculate endorsements.

Property rater highlights

Field to enter date the evaluation last completed – manually or use it or save it and enter date on it.

Tam integration users and load that up and use your recalled stored quote.

Premium adjustment tools at end.

Wrench – options to adjust total adjustment premium or the dwelling.

Dwelling you can do it by the homes

3.0 Rct Evaluator – Seminars on it

latest version of RCT throughout last month – 3 hour course on training.

Highlights of changes.

She reviewed the highlights of changes to RCT system.

How much more will or RCT go up on average ?

Allows you to be more specific and accurate quotes.

Newer homes. Only \$400,000 replacement cost \$700,000 on new homes. Older homes \$900,000.

Increased number of styles of home. 32 style type. Of homes.

Some of them mean a new thing.

Rambler, ranch 1 storey same end result. Question what type of home they have.

# stories automatically entered.

Length by width feature. > Have all the sub dimensions

Total living area.

**Special conditions -**

perimeter options

Shape

Elaborate roof

Wall height

framing

Foundation

Exterior and interior – more options to the finishes.

Garages / Carports and Barns (Count)

Attached and detached structures.

Decks more details.

\*\*\* How much more expensive are the evaluations going to be \*\*\*

Page help.

binoculars and alphabetical list when typing.

Bulletins – added Reconstruction vs New construction

Vintage homes

Multi-level diagrams

\*\*\*\* Excellent documents \*\*\*\*

Reasons why that building coming up so high.

vintage homes

Need pictures on it

RSMeans and Compuquote.

Another option is available for this.

Update Q to support this function. Run it along side as well.

Which one is better ?

Cost work \$100,000 to \$1,000,000

\*\*\*Migration from RSmeans old system to new system\*\*\*

Go to websystem hosted by rsmeans.

Return the results into compuquote and continue there.

Free evaluations until December 31, 2006.

Do we get it or not ?

Ezleads plus product.

Some have it / some consider it.

Information session on the product. How powerful it is?  
2006 62.4% use the internet  
81% of the 18 to 25 crowd use internet  
The most remarkable growth is in the 55 to 65 years of category  
42 % of Canadians use the internet as a source of information for financial and insurance products services.  
44% of google users did search for insurance.  
200 brokers nationally using it 12 to 90 people using it.  
90 Brokerages in Ontario  
13% of hits become leads  
Some brokers experience leads to hit ratio as high as 30%.  
Brokers utilizing radio and TV ads direct marketing local newspaper as a resource for promoting their website.

100 to 150 hits on average per month.  
13% of average business on it.

\*\* need to refocus the website leads and meet with Jamie o this

Market your web-rating product.

Get slide show from compuquote to send out.

Customize group plans – set up a website for Heartland so it looks like theirs but is ours.

Set up new company for this amount of business.

New RIBO license – Incorporate the name and get website for this set up ahead of time. Own the rights for this.

The new entity for this .ca and .com.

Website needs to have lead in bigger writing.

\*\*\* Advertise online function in the area \*\*\*

News Paper and Radio -

\$2000 auto and \$1500 property.

\$100 auto and \$100 property per month.

Effective date – per user not per system set up each user on the system.

Quote notes – integrated

Pilot – property compuquote with capping system.

Solve it – Fix the system. Putting information and quote coming out and coming in higher. Pilot not quoting properly. Capped their policy with new program. Compuquote 15% negative cap and not sure what that is.

Endorsement Calculator.

Training session – not handled well at this time.

online training sessions. Conference call sessions.

Rsmeans – webaccess – saved on their server. Hosted by them and maintained by them.

Commercial ratings with companies

Average increase on our RCT evaluators now when you run them.

Log home – cottage and RCT msboeck.  
Style for cottage.

MVR and autoplus product. Put on hold. Some of the carrier do not want to release information to do this. Want this functionality. That obtain in real-time. Minute on it.

Company want to front for it. Testing set up.  
Working on CGI. Cost -  
Company you put it with and pick up the cost.  
Take on the tool.  
Instant auto plus and get in seconds.

Other aspect and give us permission to give it to the system and charge them. Details 10 carriers this is great and waiting for more on i  
Carrier – information and talk to your carriers

\*\*\*\* Contact carriers to get realtime mvr and claims to get this done  
\*\*\*

\*\*\*Real-time MVR and Claims.\*\*\*

Bottom line is there is not enough companies to go on this because they don't want to spend the money to develop this. Compuquote will not release because they want the money for development. E.g cost of this is \$1,000,000 divided by 10 it is \$100,000 divide by 20 it is \$50,000.00  
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Tam – Compuquote.  
Time lines

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Next Meeting date: January 16, 2007.  
Merry Christmas