Q²

A newsletter of developments at QuasarSystems

We'd like to use this forum to inform you of changes and enhancements we've made to our systems. We continue to improve the processing and feel of _R², The Reinsurance Resolution_.

User Group Meeting 2001

The Quasar*Systems staff was honored to host our fifth annual User Group Meeting. We had a wonderful group of experienced and new users, and reinsurers, contributing to our lively discussions.

By request, we held a session on Wednesday for system users who desired an overview or a refresher on R² at the Quasar*Systems office. Sixteen attendees met for one-on-one meetings and small group sessions. Topics ranged from a system overview for new and occasional users to analyzing specific client issues. It was cozy, friendly, and informative.

On Wednesday evening baseball fans attended a Milwaukee Brewers game at their new home, Miller Park. It was a beautiful evening and a lively, high-scoring game. No one seemed to care that the Brewers lost. It seems to be worth noting that the Italian sausage won the Sausage race. Those that stayed until the end of the game got to see the closing of the retractable roof to the accompaniment of the "2001 Space Odyssey." Those that did not go to the game met at a nearby pub for conversation and dinner (which included gargantuan pickles).

This year's theme was **Qlue**, so on Thursday morning a tuxedo-clad Hogarth Wadsworth invited everyone into the Boddy Mansion for the start of the meeting. Mr. Wadsworth introduced the hosts (please see the last page) and informed all of the guests that Mr. Boddy was preoccupied and could not attend the meeting that morning.

Miss Scarlet explained how to use the passports (containing individual "itineraries") and documentation presented to our attending guests. She then invited them to participate in an all-day Hands-On session Attendees were guided through the maze of a billing and valuation cycle by Lady Lavender, Duchess Daiquiri, and Colonel Cobalt. Participation exercises included running, viewing, analyzing, and editing extracts & trailers of every type, special processing, and setting up a treaty amendment. This year every guest took a turn controlling the keyboard while working with R².

Later that afternoon, Mayor Mustard instructed attendees on how to use test areas. Afterwards Inspector Gray led an interactive tour on how to code a treaty amendment.

To keep the attendees on their toes, clues were provided for each group. In Mr. Boddy's absence,

Wadsworth conducted impromptu quizzes to see if the groups could determine which part of the system their clues represented. Thursday evening granted an opportunity for a beautiful evening's walk, or a relaxing trolley ride, to a new restaurant in town. The food was good, the conversation even better. For several hours after dinner, the fun, festivities, and laughter continued for those wishing to explore the nightlife in Milwaukee.

With the arrival of Friday morning, Mr. Boddy was still nowhere to be found. Instead of meeting the tardy host, the meeting began with discussions and tips on Hot Keys, Test Times, the Configuration File, and Cycle Testing. The remainder of the day was spent in Round Table Discussions. Based on feedback, the discussions seemed to have been a huge success. Each table was moderated by a volunteer or QSI staff member - but the discussions were driven by participation from all members. Topics included *Electronic Files*, *Retention Management*, *Coding a New Product*, *Trailers*, *Conversions*, *Priors and Allocations*, *Cycle and Parallel Testing*, *PE Mismatches*, *Merging Blocks of Business*, *Rate Tables*, and *Topics of Interest in the Industry*.

Unfortunately we never did learn the actual cause of Mr. Boddy's disappearance.

We would like to thank all who attended the 2001 User Group Meeting. The success of the meeting is a result of the contributions from many. Mrs. White and Reverend Green handled the logistics of the meeting, including the hotel, food, communications, computers, and documentation.

Our Industry's Calling

The tragic events of September 11th have affected all of us. We would like to extend our sincerest sympathies to all those directly touched by the tragedy. This event calls upon our industry to exhibit the high quality support and service for which we are known. Please know that we at Quasar*Systems are available to assist you with any special needs that you may have. We join with all of you in the hope that peace, decency and brotherhood will ultimately reign.

Attention: PKZip, Xceed and R² Backups

The R² program that creates backup files, Qsre03p, starting with version 06g in Feb 2000, has used a third party software, XceedZip, to create the company directory zip files. This program not only creates the backups, but is also used to restore files from the backups via the R² Menus. When used within the R² Menus, the backup and restore operations work fine.

However, we have recently discovered that versions of

PKZip for Windows 2.6 and later, and Command line PKZip25 do not unzip the files from these XceedZip-created backups

with the correct original dates. PKZip Windows Version 2.5 and earlier do work correctly, as does WinZip. We are working with PKWare and Xceed to correct this conflict. Until then, if you would like to restore a company area from a backup, you should use the *R² Menu Restore* option, PKZip for Windows version 2.5 or earlier, or WinZip. You may want to contact your client liaison to discuss the version of the backup program that you currently have, as well as your Restore procedures.

Mark Your Calendars

User Group 2002 is

tentatively scheduled for 14-16 August, 2002. Usergroup@qsi-r2.com

Command Line Ad-Hoc

Do you have management that requests the same ad-hoc report information from you every quarter? Does a ceding company want a report in a special format every month? Do you run certain ad-hoc reports for your own investigation or analysis on a regular basis? Do you need to do audits on a large number of policies? If so, then you may be interested in the command line feature of R² File Manager, Qsvl10p, that can be added to your regularly called processing batch files.

The first five command line parameters are set as follows:

[iii]	User initials
[cc]	Ceding Company
[cf]	CF Key
[File Type]	TX, VL, or RM
[mmyy]	Report Date

Program in Review

Note that the [ ] brackets are implied, and are not used in your batch file command.

The sixth parameter and later parameters are optional. For these you need to have the leading dash.

-A	Auto-Run Audit (search *all* databases of file type)
-P	Find policy numbers manually
-I[FileName]	Look in *Company cc\FileName* for policy numbers
-O[FileName]	Write to *Out directory\FileName.txt* or *.csv*
-L[Layout]	Use the default layout
-R[dd]	Criteria search by Reinsurer [dd]. Can list more than one. Example: -R[ddeeff]

Now for an example. You want a report of everything that happens to your most inquisitive reinsurer every month. Your liaison would add the line:

Qsvl10p [iii] [cc] [cf] [mmyy] [File Type] -R[dd] -O[FileName] -L[Layout]

or (for ceding company X1 and reinsurer X2)

Qsvl10p ZAZ X1 CFK 0901 TX -RX2 -OX2TX0901.txt -LBasic

The Electronic File Manager, Qsre10p.exe, allows you to view files in both the compressed format (R2*.qsi) and the SOA format (R2*.soa) for billing and valuation. The program also features the ability to perform ad-hoc reports.

In the past, ad-hoc reporting was available on fields from the **T2** and **T3** of the transaction files and from the **V2** and **V3** records of the valuation files. However, with version 13e from 04-Oct-2001, information from the **T1** and **T9** record and the **V1** and **V9** records is now also available. These records contain information such as *Run Date*, *Treaty Code*, and the *Record Count*. This new feature is useful if you have multiple Treaties with one file.

Version 13e includes the ability to group the **T1** and **T2**, **V1** and **V2** record information onto one output line rather than have the **T1**, **V1** records lines separate. This option can be utilized by

setting the **Preferences** to "Combine x1,x2 Data."

Please be aware that with version 13e the default ad-hoc report layouts set-up for your company will be reset. This will require you to recreate existing defaults. Contact your client liaison if you have any question about Qsre10p.exe. This program will be included with the SOA Package as of Version 01j.

Status Codes

01	**Inforce**	Policy is inforce and active.
02	**Lapsed**	Policy has lapsed as of the paid-to-date.
03	**Surrendered**	Policy has surrendered as of the paid-to-date.
04	**Expired**	Policy has expired as of the change date.
05	**Matured**	Policy has matured as of the change date.
06	**Death**	Policyholder has died as of the change date.
07	**Converted Out**	Policy is a conversion off.
08	**Not Taken**	Policy has not been accepted. Premiums will reverse to the issue date.
09	**Reduced Paid-Up**	Policy has gone to reduced paid-up status. The status will create a zero premium on the renewal billings for coinsured treaties. YRT treaties will still pay premium. An indicator on the treaty dictates how premium is to be paid on status 09 and 10.
10	**Extended Term**	Policy has gone to an extended term insurance status. An indicator on the treaty allows a table rating increase for an ETI policy. Please refer to your treaty documentation for further information.
11	**Recapture (Inforce)**	Policy should now be fully retained. All reinsurance should cease as of change date.
12	**Recapture (Terminated)**	For use by reinsurers. No longer in force at the reinsurance company.
17	**Partial Conversion Off**	Only part of the face amount has converted off.
19	**Paid-Up**	Policy is in paid-up status. The reinsurance paid-to-date is set to the mature/expiry date. The policy will remain in force with zero renewal premiums.
29	**On Disability**	Policy is on disability. Premium is zeroed for all benefits and transactions. An **RL** (renewal) will appear as a **WP** transaction to indicate which policies are on Disability.
41	**ReEntry**	Policy re-entering, with new underwriting and current issue date.
51	**Plan change**	Policy is undergoing a plan code change and needs to reassign the treaty.
61	**Joint Policy**	Joint policy coverage does not bill.
66	**Decreased Joint**	Joint policyholder is decreased and coverage does not bill.
71	**Conversion**	Original Age Conversion. The original age and duration will be used for premium calculations. The <u>original</u> policy date will be used to choose the treaty and RPR rates.
72	**Conversion**	Original Age Conversion. The original age and duration will be used for premium calculations. The <u>new</u> policy date will be used to choose the treaty and RPR rates.
81	**Preliminary Term**	Policy is on preliminary term status.
82	**Preliminary Term**	Policy is a preliminary term for an Original Age Conversion. The <u>new</u> policy date will be used to choose the treaty and RPR rates.
83	**Preliminary Term**	Policy is a preliminary term for an Original Age conversion. The <u>original</u> policy date will be used to choose the treaty and RPR rates.
88; **89**	**Financial Adjustment**	Perform a financial adjustment using the premium/allowance coded in extract file. 88 Adjustment to active companies; 89 Adjustment to active & terminated companies.
9x	**Do Not Process**	In suspense. A status code starting with a 9 is not processed during the monthly run.

Transaction Codes

Changes

AC	Age Change	**MF**	Male-Female Change
AF	Auto-Fac Change	**MS**	Miscellaneous Change
AR	Amount at Risk	**NC**	Name Change
	Adjustment	**NF**	To Non Forfeiture status
BC	Banding Change	**NS**	NonSmoker-Smoker
BD	BirthDate Change		Change
CC	Ceded Amount Change	**PA**	Premium Adjustment
CU	Currency Change	**PC**	Plan Code Change
CV	Cash Value Adjustment	**PD**	Policy Date Change
DC	Face Decrease	**RE**	ReEntry
DI	Disability Change	**RF**	Rider Face Change
FA	Financial Adjustment	**SC**	Status Change
FC	Face Change	**SP**	Preferred/Standard
FN	Change from Non		Change
	Forfeiture status	**TB**	Table Change
IC	Face Increases	**TC**	Trailer Change

New Business

BA	Benefit Added
CA	Conversion On
NB	New Business
ON	Other Transactions - On
PT	Preliminary Term
RA	Replacements On
RS	Reinstatements

Terminations

BT	Benefit Terminated
CO	Conversion Off
DH	Death Claim
EX	Expiry
LP	Lapse
NT	Not Taken
OF	Other Transactions - Off
PO	Partial Conversion Off
RC	Recapture (Remains In force)
RO	Replacements Off
RT	Recapture (Terminations)
RV	Remove from In force
SR	Surrender
TR	Termination

Thank you for your continued support and suggestions. We appreciate and welcome all your comments and questions. Please let us know if there are any topics you would like to see examined in greater detail.

For additional information on any option, you should first consult your documentation manual. We would be delighted to answer any questions you might have. Please call 414-540-2427 or email us at info@qsi-r2.com.

Back Row: Ken Evans (Colonel Cobalt), Doug Szper (Wadsworth), Kim Walters (Mrs. White), Heather Huff (Inspector Gray), Jim Schoen (Mayor Mustard)

Front Row: Laura Mueller (Miss Scarlet), Laura Simmonds-Lowry (Lady Lavender), Darlene Kosonic (Duchess Daiquiri), Kelly Baker (Reverend Green)