

Q²

A newsletter of developments at QuasarSystems

Issue 45 - September 2005

We'd like to use this forum to inform you of changes and enhancements we've made to our Reinsurance Administration System as we continue to improve the processing of R² - *The Reinsurance Resolution*.

PDF Output

By client request, we have recently released QSPDF01 - a program dedicated to converting R²'s printer-ready output to PDF format. In many cases, QSPDF01 produces PDF files that are smaller than the original printer-ready output. If you are interested in this new functionality, please contact your liaison.



Retention Management Duplicate Report

Retention Management produces an output report that lists all insured persons on your system with multiple policies (*QSRMmmmy.out*). These insureds are grouped together by their RM key (first initial of first name, first five initials of last name, and date of birth). Many companies use the *Out* report as a means to distinguish which insureds are actually different people (e.g. twins with the same first initial, last name, and date of birth). The administrator then uses this information to set the insured separator on the retention management database.



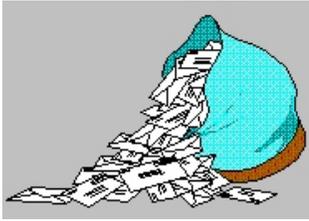
For some of our clients, this *Out* report grew increasingly large, making it difficult to find insureds that were truly different people. To assist with this issue, a new Configuration File flag directs

Qsrm02p to report on all insureds with multiple policies, or only insureds that may be different people; it does so by replacing the *Out* report with a *Duplicate* report. To produce this report set the Configuration File *Limit Duplicates* flag to **L**. Insureds' information are compared by the full first and last name, as well as date of birth. If the insured entries in the retention management database are not identical (e.g. the full first name is spelled differently), both entries will appear on the duplicate report (*QSRMmmmy.dp2*). If the entries are identical, they will not appear on the duplicate report. If the flag *Limit Duplicates* is set to **F**, then Qsrm02p will produce the *Out* report as it has in the past, listing all policies with identical RM keys.

Little Known Facts

- * Did you know that the use of the **policy fee** can be influenced by flags located on the Plan Header and the Treaty?
- * Did you know that flat extras are based on the face amount of a policy, and not on the Amount At Risk?
- * Did you know that Financial Adjustments only make use of the premium and allowance override fields?





Questions and Answers

Q: When using the ad-hoc reporting feature, is there a way to delete a saved record layout from the lists of defaults?



A: When viewing a database, (e.g. transaction database - R²TX0905.qsi) choose the menu option *Run*. The fourth menu

option down is *Delete Default Record*. With this option you can delete a single default record.

After choosing this menu option, the program will bring up a listing of the current record layouts stored in your default file. Highlight the one you wish to remove and press [Enter]. It will be removed from your list.

Q: My policy appears to be set up correctly in the billing extract, yet I am receiving an E3 error telling me that the key cannot be found. If I check the plan header for this plan code, I find that there is a valid rate table key set up, where sex, smoker, and era designations are left blank to be filled in by the extract, and banding is set to blank. There are no rate tables coded on the treaty level, no trailers, and no overrides. In the rate file, I see that the smoker and non-smoker rate table are loaded for Band 1, and they are not corrupt. Why is this policy not processing?

A: There are two things that you can check right away.



1) Are you sure that there is a table loaded for your smoker designation? You mentioned that you have a non-smoker and a smoker rate table loaded. Is your smoker code designated as Aggregate in the extract? R² does not default a smoker code of **A** to any particular type. The transaction generator expects to find a rate table with **A** coded in the *smoke field* of the rate table key name. If your extract has a smoker code of **A**, but your rate table does not, that would cause this error.

2) The last field coded on the plan header is for the banding. Qsre01p looks at the face amount of the policy and the plan header banding categories (screen 2) to determine which band this policy belongs in. Perhaps this policy falls into a band other than Band 1. If so, this would cause an error if your rate table is coded for Band 1 only. If the premium rates differ by band, you will need to load Band 2 (and possibly additional band) rates into the rate file. If the premium rates do not differ by band, you should code a 1 in the band field on the plan header file.



Q: A policy has an RNS override trailer (Type O) and has treaty specific information coded (screen layout T). I need to change the RNS override trailer to allow entry of the treaties and the ratings (screen layout

X). When I try to just change the layout, my trailer does not overwrite. What do I need to code when changing RNS layouts?

A: The RNS override **O** screen layout type (A, T, R, or X) is part of the trailer's key. Whenever a change is made to the trailer's key,

a new record is created. To change your layout type, code the following:

* Enter the new Screen Layout **X**.

* If the *Used* field is non-blank, you should remove its contents.

* Blank out all of the data fields (the original data is still stored on your new trailer, but may be misaligned. Cleaning out the data fields is a good way to avoid having a mis-coded trailer).



* Type in your new data information, and save the trailer when completed.

* Sort your trailer file and search for the policy again. You should find two RNS trailers; your original layout **T**, and your new layout **X**.

* Delete the trailer with the screen layout of **T**. Re-sort the file when you are finished with all other coding.

Note: the best way to blank out a data field is to place your cursor in the field so all positions are highlighted and press the delete key. Do not use the space bar as this does not delete the contents, it merely overwrites them with a space and is incorrect coding!



USER GROUP 2005



User Group 2005 started Wednesday afternoon 17-Aug-2004 with client liaison meetings, followed by a round of dinner and conversation at John Hawk's Pub. On

Thursday morning, Captain Jean-Luc Picard (Doug Szper) officially boarded the delegates onto Starship Quasar for the Federation Summit, with the mandate to give reinsurance administration "a human touch". After taking the summit roll call, four *Away Teams* embarked on a day's worth of missions. The missions were designed to show delegates the capabilities of R²'s various processing uses.

Direct Processing - Nurse Christine Chapel (Laura Christopher) led the first Away Team to produce Billing and Valuation Reports for their extra-terrestrial reinsurers, focusing on retention management, billing error resolution, and manual corrections. After receiving a data transmission from Starfleet Academy, the mission was deemed a success.

Assumed Processing - Communications Officer U'Lura (Laura Lowry) led the next Away Team in producing cession billings for Universal Unlimited Life, handling processing differences, cession notices, and extract management. Much like translating Klingon, the



assumed processing mission was intense and at times difficult. However, thanks to the delegates' skills, everyone completed their task in time to make it to the next mission briefing.

Retro Processing - Counselor Troi (Darlene Kosonic) led the third Away Team in their effort to produce retrocession billings. This was done by first combining data from various electronic sources and then creating billing and valuation files for retrocessionaires. Although the Borg tried to assimilate the team while they were hard at work, we are happy to report that all Away Team members are accounted for and have been cleared from quarantine.

Reinsurance Processing - Dr. Crusher (Kim Williams) led the final Away Team to Company Universal Spaceship Unlimited where they monitored the reinsurer processes when receiving output from multiple ceding companies. This required using the Electronic Viewing Package for viewing, printing, and reporting on the data received from the prior three missions. The team even managed to get the prototype PDF components of the viewing package working to assist with the often overwhelming influx of data.

After the summit, the delegates implemented manual transportation methods

(walking), to Louise's for some much-deserved Italian fare, just across the street from Jazz in the Park on Milwaukee's Cathedral Square. With his emotion chip turned on, Commander Data (Jim Schoen) proved to be quite the entertainer, while the mysterious Q (Dan Gapinski) busied himself by humoring and studying the humans in his midst. Overall, the delegates found dinner and the easy musical musings of the nearly-forgotten 21st Century provided ample opportunity for debriefing from the day's events.

Friday morning began with breakfast and then energized into situational queries and reports. Before embarking on transports home, delegates discussed the handling of policies on waiver of premium, converting their current R² systems to the expanded format, and issues impacting the insurance industry.

Once again, we want to thank all the 'delegates' who attended this



year's User Group Meeting. It was a great blend of people with excellent questions and ideas and we appreciate their coming to participate. You can visit our web-site for more insight into the meeting and a peek at more photos.

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.

We would be delighted to answer any questions you might have. If you would like a back issue of Q² please send an email to us at Q2@qsi-r2.com. The main topics of past issues were:

Issue 1 - Multiple Life Processing
Issue 2 - Retention Management
Issue 3 - Trailers, Help Screens
Producer
Issue 4 - Report Generator and
Retention Schedules
Issue 5 - Transaction Processing
and Reinsurance
Overrides
Issue 6 - Input Extracts
Issue 7 - Schedule S
Issue 8 - Report Generator
Issue 9 - Year 2000
Issue 10 - Backups
Issue 11 - Viewing Inforce Files
Issue 12 - Extracting Test Data,
Status Codes,
Transaction Codes
Issue 13 - Trailers
Issue 14 - R² Windows
Issue 15 - What's in a footer?
Issue 16 - Expanded Files
Issue 17 - Retention Management,
Reserves Q&A

Issue 18 - T\$POSrt.Idx, Trailers
Q&A
Issue 19 - Sorting Files
Issue 20 - Testing
Billing/Valuation
Samples
Issue 21 - Standards for Backup
Procedures
Issue 22 - Warnings and Errors
Issue 23 - Manual Overrides and
Conversions
Issue 24 - CF Flags and Resorting
Issue 25 - Parsing
Issue 26 - Manual Override O,
Qsxt19p
Issue 27 - Priors and Allocation
Issue 28 - Premium & Allowance
Information
Issue 29 - Command Line Ad-hoc,
qsre10p.exe
Issue 30 - Schedule S, Financial
Adjustments
Issue 31 - Hot Keys, Printing Files,
Electronic Files

Issue 32 - Event Extracts, How to
Rerun a Previous Cycle
Issue 33 - Electronic Output
Viewing Package,
Manual Override T
Issue 34 - End of Year Processing
Issue 35 - Initializing New
Company Area
Issue 36 - Programs in Review
Issue 37 - Waivers: Past and
Present
Issue 38 - Dates in R²
Issue 39 - Cleaning up System
Directories; tracing
through TX database
Issue 40 - Sequences; Status 19
Issue 41 - Expanded System
Issue 42 - Technical Considerations
Issue 43 - Allocate Error
Issue 44 - Automating routine
processing; Testing
Issue 45 - RM Duplicate Report

The current version of the Electronic Output Viewing Package is 02a.



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