Welcome to e-SURETY™ 5.3.0

Welcome to the e-SURETY™ Help System for agents!

Navigate through the table of contents in the left pane of the Help window under the Contents tab, or locate a specific topic under the Index tab.

- **Welcome to e-SURETY™**
  - Contains general information about the e-SURETY™ system and how to use it, how to login to the system, a glossary, information on using the Help system and maintenance/support information

- **Commercial Bonds**
  - Contains all of the menu options available in the Commercial Bond module of e-SURETY™

- **Contract Bonds**
  - Contains all of the menu options available in the Contract Bond module of e-SURETY™

- **Accounts**
  - Contains all of the menu options available when using the Account module of e-SURETY™

To get started using the e-SURETY™ system, proceed to the login page.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?.

For information on using the Help System, please refer to Using the Help Files.

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What's New in e-SURETY™

Click below for a summary of the release notes for each of the following versions of e-SURETY™:

- 5.2.0
- 5.1.0
- 5.0.2
- 5.0.1
- 4.5.13
- 4.5.12
- 4.5.10
- 4.5.8
- 4.5.7
- 4.5.3
- 4.0.0
Introduction to e-SURETY™

Surety bonds are three-party agreements in which the issuer of the bond (the surety) joins with the second party (the principal) in guaranteeing to a third party (the Obligee) the fulfillment of an obligation on the part of the principal. An Obligee is the party (person, corporation or government agency) to whom a bond is given. The Obligee is also the party protected by the bond against loss.

There are many different types of surety bonds, but the two general divisions are contract and commercial surety bonds.

**Contract Bonds**

A type of bond designed to guarantee the performance of obligations under a contract. These bonds guarantee the Obligee that the principal will perform according to the terms of a written contract. Construction contracts constitute most of these bonds. Contract bonds protect a project owner by guaranteeing a contractor's performance and payment for labor and materials. Because the contractor must meet the surety company's pre-qualification standards, construction lenders are also indirectly assured that the project will proceed in accordance with the terms of the contract.

**Commercial Bonds**

A general grouping of bonds that refers to all bonds other than contract and performance bonds. Commercial bonds cover obligations typically required by law or regulation. Each bond is unique to the circumstances at hand.

e-SURETY™ offers two distinct modules for the application, payment, underwriting, issuance and service of commercial and contract surety bonds: e-SURETY™ Commercial and e-SURETY™ Contract.

Within both e-SURETY™ Commercial and e-SURETY™ Contract, a variety of bonds are available. These are organized into bond classes that group bonds of a similar nature.

Within e-SURETY™ Contract, some bond classes are:

**Bid Bonds**: A bid bond guarantees that the bidder (principal) will actually enter into the contract at the bid price stated and will provide the required performance and payment bonds to the owner (Obligee).

**Material & Labor (or Payment) Bonds**: The payment bond protects
most providers of material and labor to a job. It guarantees that the contractor will pay bills in accordance with the contract terms.

**Performance Bonds**: A performance bond protects the owner (Obligee) from financial loss caused by the contractor (principal) who fails to build the project in accordance with the terms, specifications, and conditions of the contract for construction.

Within e-SURETY™ Commercial, some **bond classes** are:

**Fiduciary Bonds**: Bonds which guarantee an honest accounting and faithful performance of duties by administrators, trustees, guardians, executors, and other fiduciaries. Fiduciary bonds are required by statutes, courts, or legal documents for the protection of those on whose behalf a fiduciary acts. They are needed under a variety of circumstances, including the administration of an estate and the management of affairs of a trust or a ward.

**Judicial Bonds**: Bonds in judicial proceedings are filed by parties engaged in litigation to procure the benefits of relief afforded by law, such as Replevin, Attachments, Garnishments, etc. These bonds guarantee to the opposing party payment of the opposing party’s costs and damages in the event the Court’s judgment is in favor of that opposing party.

**License/Permit Bonds**: License and
Permit bonds take on many shapes and sizes. Most of these obligations are brought about by a statute of some kind for the protection of the general public.

**Probate Bonds:** Probate bonds, or bonds filed in a probate court, apply to all types of bonds required of persons appointed to positions of trust by the court, such as Guardians, Executors, Administrators, Receivers, etc. These bonds guarantee the faithful performance of duties and an equitable accounting for property received and distributed.

Within e-SURETY™ Commercial, **bond classes** are further broken down into **bond categories**.

For example, within the bond class License & Permit, there are several categories of bonds, such as:

- Liquor - Distributors
- Liquor – Wholesalers
- Bail Bond Agents
- Automobile Dealers – New
- Motor Vehicle Auctioneers
- Polygraph Examiners
- Private Detectives

Within e-SURETY™ Commercial and e-SURETY™ Contract, when a specific bond has been built, it is referred to as a **bond type**. For example, a bond is built by selecting/assigning the following characteristics: bond class, bond category within the class (if a commercial bond), Obligee, and state. Therefore a resulting **bond type** could be: a State of Florida Wine Retailer’s Bond.

In e-SURETY™ Commercial and e-SURETY™ Contract, when we refer to a **bond**, we are speaking of a purchased bond.
e-SURETY™ User Login

1. At the User Login screen, type your User Name and Password, then click the Submit button with your mouse or press Enter on the keyboard.

   ○ User names are not case-sensitive; however, passwords are.

2. From the navigation menu on the left side of the screen, click the appropriate menu item (or "hotspot") to select the e-SURETY™ module you wish to enter. Depending on system configuration, the choices available may be Commercial Bonds, Contract Bonds, or both. A hotspot to Logout will also be displayed.

   The main navigation menu will then be displayed on the left side of your screen. The contents of this menu will vary depending on the type of login rights you have. To navigate the menu, simply click the individual hotspots to be taken to the desired area.

   To return to the main navigation menu after accessing selected screens and sub-menus, click the Main Menu hotspot of any given sub-menu.

   For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?

3. To logout, click the Logout hotspot.

4. To close e-SURETY™, click the Close Window button (X) in the top right corner of your browser window.
Reminders

After initially logging into the e-SURETY™ system, a welcome screen will be displayed with your personal reminders. This screen will be displayed again in the "payload" area of the browser every time you click the Main Menu hotspot from any sub-menu.

In addition, your Reminders are accessible at any time using the View / Set hotspot that appears in the top banner of the browser after logging in. When this hotspot is clicked, the Reminders will open in a separate, pop-up window. After entering or viewing your reminders, simply close the new window to return to the screen in which you were working previously.

To access your Reminders, either click the View / Set hotspot in the top navigation banner or click the Main Menu hotspot on any sub-menu. The system displays a listing of all reminders, including the Due Date, Subject, and Status for each reminder. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

When you first arrive at this screen, the listing that is shown is an "unfiltered," or uncategorized, list of all reminders that have been entered previously. To add or edit reminders, you must first select a status from the dropdown displayed at the top of the screen and click Filter. The options available are Active, Canceled, or Completed.

Once in this area, you may perform the following actions:

Add a New Reminder
View Notes Associated with an Existing Reminder
Edit an Existing Reminder
Remove a Reminder

Add a New Reminder

1. Select a status from the dropdown displayed at the top of the screen and click Filter. The system displays a list of all reminders.

2. To add a new reminder to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the reminder information, then click the Add button.

4. A message screen displays confirming that the record has been added, and the listing of all reminders is displayed again with the new record now included.

5. To return to the Reminders screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.
View Notes Associated with an Existing Reminder

1. To view additional notes for an existing reminder, locate the reminder in the listing and click the corresponding Edit hotspot on the right.

2. Additional notes for the reminder are shown in a text area near the bottom of the screen.

3. To return to the Reminders screen, click the Return to Table button.

Edit an Existing Reminder

1. To edit an existing reminder in the system, locate the reminder in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all reminders is displayed again with the record now modified.

4. To return to the Reminders screen without updating the record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Remove a Reminder

Reminders are not removed from the system after their due date or when marked as completed. Users are responsible for removing their reminders at their discretion. Doing so results in the record being permanently deleted from the system. You may remove a reminder whether you are viewing the uncategorized list of all reminders or a filtered portion of that list, for example, the Active reminders.

1. To remove an existing reminder in the system, locate the reminder in the listing and click the corresponding Remove hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the Yes hotspot to remove the reminder from the list.

3. A message screen displays telling you that the record has been deleted, and the listing of all reminders is displayed again with the record now removed.

4. To return to the Reminders screen without removing the record, click the No hotspot.
Using e-SURETY™

e-SURETY™ is a browser-based application that runs in real-time on the Internet. Understanding the following terms and functions will enable you to quickly master the system.

Areas of the Browser Window

Although the e-SURETY™ system appears as one continuous screen in your browser window, there are actually three separate "frames" to the web application you are viewing. For purposes of identification, the three frames are referred to throughout the Help Files as the following:

- **Top Navigation Bar** -- this frame consists of your company logo and optional slogan as well as the following items that are displayed after successfully logging in:
  - User name
  - User authority level
  - Help File link

- **Left Navigation Bar** -- this frame consists of the colored vertical band to the left of the screen that displays the various menus used for navigating within the e-SURETY™ system

- **"Payload"** -- this frame is where the various screens and functionality of the system are displayed. It is the large area of white space beneath the top navigation bar and to the right of the left navigation bar.

Navigating Around e-SURETY™

When you see an underlined word in a screen, move your cursor over that word until your cursor changes from an arrow to a hand, and click once. The system will load another screen into the appropriate frame of the browser. For example, on the Find a Bond screen, click the Edit hotspot to display the View Bond screen. Hotspots are found in all three frames of the browser window: the top navigation bar, the left navigation bar, and the "payload." Hotspots in the top and left left navigation bars typically do not appear as underlined text, but are still active links that may be clicked.

Buttons are dark gray boxes with a label such as "Continue" or "Submit." Clicking on buttons will perform functions such as adding a new record, returning to a previous screen without making changes, or moving to the next screen.

Click Logout on the menu to logoff the e-SURETY™ system and return to the User Login screen. To close e-SURETY™, click the Close Window button on the top right corner of the browser window.

Viewing Screens and Data
Some screens are lengthy and in order to view the entire screen, you will need to click the scroll bar on the far right of the browser window and drag it with your mouse to view the entire screen.

Some screens contain multiple columns of data. When the screen is initially loaded by the system, it will be sorted alphanumerically (ascending order) by the column heading noted with a small triangle. To sort the table by a different criteria, click on any column title that appears as an underlined hotspot. The table will be resorted according to that heading. Clicking any column header a second time will resort the table in descending order based on that column heading.

Many screens within e-SURETY™ have pagination applied, meaning that instead of displaying every record in the system on a single screen, the records are broken into groups or "pages". While this is customizable by your system administrator, the default number of records displayed on these screens is 50. For each additional group of 50 records, a numbered hotspot will appear at the bottom of the screen. Clicking the hotspot for "2", for example, will display records 51 through 100.

NOTE: If there are inactivated records on any screen utilizing the pagination feature, the inactivated records will only be accessible from the first screen (i.e., "1"), although the Recover Inactivated Records hyperlink will be displayed on all of the paginated screens.

Occasionally within e-SURETY™, data will be displayed in a small popup window. To increase the size of the viewing area, position your mouse over any gray bar bordering the popup window. When the cursor changes to a double-headed arrow ( <--> ), click and drag the bar up, down, left, right, or diagonally with your mouse, as appropriate. Alternately, you could click the Maximize button in the upper right corner of the popup window to expand the window to the full screen size.

**Entering Data**

Press Tab to navigate from field to field within a screen, or click a field with your mouse before typing or selecting information.

A text field is a basic type of data entry field. Many times there is a limit to the number of characters that may be entered. Other times there is no limit, and more characters may be entered than the text box can display. In this case, scrolling will occur. Other types of fields allowing for text entry include small text areas and large text areas.

Some fields will be represented by a dropdown list rather than a text field. In this case, a predetermined list of choices is available for entry into that database field. Click the down arrow at the right of the dropdown list to select a choice.

Radio buttons are small circles used to define choices, such as Variable/Fixed Rates or Yes/No answers. Click a radio button with your mouse to choose the item corresponding to it. Only one item within a group of ratio buttons may be selected.

Checkboxes are small squares used to offer choices, such as when to ask a particular bond question. Click a
checkbox with your mouse to select the item corresponding to it. Multiple selections can be made within a group of checkboxes.

An asterisk (*) next to a field means that the field is required; you cannot save a record or submit the page without typing or selecting something for that field.

Certain fields will be validated when a form is submitted to ensure that the data is properly formatted, such as dates or phone number fields. For a complete list of For tips on working with existing dropdown lists which may utilize the phrase Select from below, please refer to Additional Considerations Regarding Dropdown Lists. If the data entered for these types of fields is not formatted correctly, the system will display a small Javascript popup window indicating the error. When this popup is shown, click the "OK" button to be returned to the field which needs to be corrected.

For a complete list of field types and any validation that may be enforced on each one, please refer to Validation Types.

**SQL Injection**

**e-SURETY™** includes prevention against potential SQL injection attacks, a form of hacking in which users attempt to access and compromise an application’s database by entering malicious code into standard data entry fields. As a result, certain words and characters are forbidden in any text field throughout the user interface. While the majority of banned characters and illegal words are not those users would typically encounter in their normal interaction with e-SURETY™, the following are some words (and their specific usage) that users will need to avoid.

- The word select is illegal only if followed anywhere by the word from
- The following words are illegal only if followed by a space and/or any other word: delete, insert, update
- Two dashes are illegal only if followed by delete, insert, update, or select and then followed by a space and/or any other word
- Semicolons are illegal only if followed by delete, insert, update, or select and then followed by a space and/or any other word

If these words or phrases are entered, users will see a message in red that reads: SQL injection error occurred. Please use the back button to modify your entry and resubmit the page. Users can then correct unintentional entry of any illegal text after receiving the error message and re-attempt submission of the page again. A simple modification to an illegal word from "Update" to "Updated", for example, will allow the user to safely submit a page without receiving the SQL injection error message.

**NOTE:** For tips on working with existing dropdown lists which may utilize the phrase Select from below, please refer to Additional Considerations Regarding Dropdown Lists.
Performing Searches

Certain screens within e-SURETY™ allow you to perform a search for a particular record, such as an agency or Obligee, rather than displaying every record in the system. In addition, searches are performed on the Find a Bond, Find an Account, and universal Find ... screens to return specific bond or account records.

To search for a record, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it.

In general, when performing a search within e-SURETY™, only partial information need be entered to conduct a search. For example, entering "Florida" as the specific search criteria will result in a listing of any records containing "Florida" appearing anywhere in the name.

Partial searches are allowed for the following fields:

- Obligee Name
- Agency Name
- Applicant
- Account [Contract only]

Exact match criteria must be entered when searching for the following fields:

- Bond Number
- Bond Tracking ID
- Agency Code
- Account Number [Contract only]
- Account Tracking ID [Contract only]
- Date Entered
- Social Security Number
- Federal Tax ID
- Responsible Underwriter (enter UW's initials)

Record Locking

To eliminate conflicts that might occur due to multiple users having access to the same database records simultaneously, the e-SURETY™ system grants modification rights to only one user at a time. For all
updatable screens in the system, the first user to arrive at the screen will be able to make changes to the record. Users who retrieve the same screen while it is in use by another person will see a message indicating that the record is currently in use and by whom. A record may be viewed while it is locked by another user, just not modified.

To ensure that users are properly exiting a screen and enabling the next user to make modifications to it, perform any of the following buttons:

1. The Submit or Update buttons will submit the record to the system and unlock it for the next user.

2. To leave a screen without making changes to the record, click the Return to Table button to unlock it for another user. The Return to Table button functions as a “cancel” button.

3. When working in the View Bond screen, the Exit Bond button unlocks the record for the next user.

4. Records will also be unlocked if the user does any of the following: (a) clicks any other hyperlink in the left navigation bar, (b) clicks the Logout hyperlink, or (c) closes their browser.

Occasionally, due to an unusual sequence of steps taken by the user, a record lock may not be released automatically. In this case, the record will remain locked until the default expiration time has lapsed, as specified by your company. When the lock expires, it may then be modified by any user.

**NOTE:** Popup blockers must be allowed for the e-SURETY™ website in order for record unlocking to occur on certain pages and upon closing the browser.
Glossary

A-1 Contract Bonds (Supply & Install)

Guarantee the supply and installation of standard merchandise in accordance with the terms of the contract. Common examples of installation contracts include flooring material, data processing equipment, fire and burglar alarms, and public address systems.

ACORD

ACORD, the Association for Cooperative Operations Research and Development, is the insurance industry’s nonprofit standards developer, a resource for information about object technology, EDI, XML and electronic commerce in the United States and abroad. ACORD maintains AL3, OLiE, XML and ACORD Forms Standards

Activate

Activation of an item (agent, agency, bond, user, etc.) makes this item available to the system for use.

Agent

An Agent is defined as an external user of the e-SURETY™ system, typically an agent who accesses the system via the Internet.

Alternative Market Bonds

Guarantee the deferred payment obligation under cash flow and loss-sensitive programs. Used in place of letters of credit (LOC) as security for retro policies, SIR’s, and deductible reimbursement plans. It also guarantees liabilities under fully self-insured programs such as workers’ compensation, automobile, disability benefits, and unemployment compensation.

Applicant

In the e-SURETY™ system, the term applicant refers to the one name that will appear on the bond form. This may be either an individual (principal) or entity (company). When buying a bond in e-SURETY™, users have the option of entering more than one principal and more than one company, depending on bond configuration. This allows the e-SURETY™ system to capture data on all parties involved in the bond. However, only ten of these entries can appear on all associated bond documents. The final step of the Buy a Bond process allows the user to select a single applicant from among all the principals and/or companies entered into the system for that bond.

Bid Bond

A bid bond guarantees that the bidder (principal) will actually enter into the contract at the bid price stated and will provide the required performance and payment bonds to the owner (Obligee).

Bond

A bond guarantees the performance of a contract or other obligation. Bonds are three-party instruments by which surety guarantees the Obligee the successful performance of the principal. In e-SURETY™
Commercial and e-SURETY™ Contract, when we refer to a bond, we are speaking of a purchased bond. See also Bond Type, Bond Category and Bond Class.

Bond Category
A bond category refers to the form of the bond, for example a Notary Bond versus a Bid Bond. Some companies use the term class for what e-SURETY™ calls bond category.

Bond Class
A bond class refers to a grouping of bond categories or that are of similar nature, for example Public Official, License and Permit, etc. Each class may contain several bond categories. Some companies refer to this as line of business.

Bond Company
Typically the surety company that issues the bond, that is, the carrier.

Bond Form
A bond form is a single document generated by the system in which information from the database is overlaid onto a template. One or more forms comprise a bond document set.

Bond Document Set
A bond document set consists of one or more forms required to properly complete a bond action. Each bond action will have one document set associated with it; however, this document set can be made up of multiple pages. For example, a document set associated with the action New Bond Purchase might consist of the following forms: (1) an application, (2) the bond form, (3) Power of Attorney, and (4) an execution report.

Bond Template
A bond template is the "raw" or source file which recreates a bond document in either text format or as a scanned document. In addition, the template indicates which database fields should be overlaid by the system and where. In e-SURETY™ 4.0 or higher, templates are generated in Adobe Acrobat in .pdf format. When the template is used by the system and results in a flattened document populated with data, it is referred to as a "form".

Bond Type
Within e-SURETY™ Commercial and e-SURETY™ Contract, when a specific bond has been built, it is referred to as a bond type. For example, a bond is built by selecting/assigning the following characteristics: bond class, bond category within the class (if a commercial bond), Obligee, and state. Therefore a resulting bond type could be: a State of Florida Wine Retailer’s Bond.

Business Net Retention
This item represents the percentage of a company's gross writings that are retained for its own account. Gross writings are the sum of direct writings and assumed writings. This measure excludes affiliated
Cancellation Notice Period
This is the amount of notice that must be given to the principal in cases of bond cancellation.

Change in NPW (IRIS)
The annual percentage change in Net Premiums Written. A company should demonstrate its ability to support controlled business growth with quality surplus growth from strong internal capital generation.

Change in PHS (IRIS)
The percentage change in Policyholders’ Surplus from the prior year-end. This ratio measures a company’s ability to increase policyholders’ security.

Commercial Bond
A general grouping of bonds that refers to all bonds other than contract and performance bonds. Commercial bonds cover obligations typically required by law or regulation. Each bond is unique to the circumstances at hand.

Contract Bond
A type of bond designed to guarantee the performance of obligations under a contract. These bonds guarantee the Obligee that the principal will perform according to the terms of a written contract. Construction contracts constitute most of these bonds. Contract bonds protect a project owner by guaranteeing a contractor’s performance and payment for labor and materials. Because the contractor must meet the surety company’s pre-qualification standards, construction lenders are also indirectly assured that the project will proceed in accordance with the terms of the contract.

Current Liquidity (IRIS)
The sum of cash, unaffiliated invested assets and encumbrances on other properties to net liabilities plus ceded reinsurance balances payable, expressed as a percent. This ratio measures the proportion of liabilities covered by unencumbered cash and unaffiliated investments. If this ratio is less than 100, the company’s solvency is dependent on the collectibility or marketability of premium balances and investments in affiliates. This ratio assumes the collectibility of all amounts recoverable from reinsurers on paid and unpaid losses and unearned premiums.

Document Set
See bond document set.

Fiduciary Bond
Bonds which guarantee an honest accounting and faithful performance of duties by administrators, trustees, guardians, executors, and other fiduciaries. Fiduciary bonds are required by statutes, courts, or legal documents for the protection of those on whose behalf a fiduciary acts. They are needed under a variety of circumstances, including the administration of an estate and the management of affairs of a trust
or a ward.

**Identifier Code**
A four-letter code that will become the prefix to all the fields within a given table.

**Inactivate**
Inactivation of an item (agent, agency, bond, user, etc.) makes this item unavailable to the system for use. It does not remove or delete it from the system but rather keeps the item for activation or review at a later date.

**Judicial Bond**
Bonds in judicial proceedings are filed by parties engaged in litigation to procure the benefits of relief afforded by law, such as Replevin, Attachments, Garnishments, etc. These bonds guarantee to the opposing party payment of the opposing party's costs and damages in the event the Court's judgment is in favor of that opposing party.

**License and Permit Bonds**
License and Permit bonds take on many shapes and sizes. Most of these obligations are brought about by a statute of some kind for the protection of the general public.

**Lost Securities Bonds**
Allow duplicate securities to be issued by holding the issuer harmless for loss arising from the subsequent presentation of the originals. Most often needed for registered certificates of public stocks traded on the major exchanges.

**Material & Labor (or Payment) Bond**
The payment bond protects most providers of material and labor to a job. It guarantees that the contractor will pay bills in accordance with the contract terms.

**Miscellaneous Bonds**
These are bonds that do not fall within the scope of any other category. Some are required by law, while others may be purely voluntary with conditions prescribed by or acceptable to the Obligee.

**Obligee**
An Obligee is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the Obligee for any damages or fulfills the obligation.

**Premium**
The payment or one of the regular periodical payments a policyholder is required to make for an insurance policy. The amount of money which the policyholder agrees to pay to the insurance company for the policy of insurance.
Premium Balances

Premiums and agents' balances in course of collection; premiums, agents' balances and installments booked but deferred and not yet due; bills receivable, taken for premiums and accrued retrospective premiums.

Premium, earned

The amount of the premium that as been paid for in advance that has been "earned" by virtue of the fact that time has passed without claim. A three-year policy that has been paid in advance and is one year old would have only partly earned the premium.

Premium, unearned

That part of the premium applicable to the unexpired part of the policy period.

Probate Bond

Probate bonds, or bonds filed in a probate court, apply to all types of bonds required of persons appointed to positions of trust by the court, such as Guardians, Executors, Administrators, Receivers, etc. These bonds guarantee the faithful performance of duties and an equitable accounting for property received and distributed.

Performance Bond

A performance bond protects the owner (Obligee) from financial loss caused by the contractor (principal) who fails to build the project in accordance with the terms, specifications, and conditions of the contract for construction.

Principal

A principal is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once binded, the surety guarantees that he will perform as promised.

Public Official Bonds

Guarantee the faithful performance of elected or appointed officials at all levels of government, including political subdivisions such as school districts. Most often required of treasurers, tax collectors, and their subordinates who handle money.

Rate Table

A rate table is a sliding cost scale used in purchasing bonds that have variable rate costs. Rates are typically in dollars per units (a unit is typically $1000).

Rate Table Detail

A rate table detail is a unit of a rate table. An example would be the the cost of the first 100 units is 6 dollars per unit. This is considered a rate table detail.

For example, a rate table might define the cost for the first $100,000 to be 6, the second $100,000 to be 4, and anything in excess of $300,000 to be 3. These individual costs are referred to as the "rate items" for
that rate table. For example, a $450,000 bond would cost the applicant:

\[
\begin{align*}
$600 & \text{ (6 x 100 units)} \\
+ \$400 & \text{ (4 x 100 units)} \\
+ \$450 & \text{ (3 x 150 units)} \\
\end{align*}
\]
\[= \$1450.00\]

Reference Name
This reference name will become the name of the table that will be automatically created to hold the data for the question category.

Reinsurance
An agreement between two or more insurance companies by which the risk of loss is proportioned. Thus the risk of loss is spread and a disproportionately large loss under a single policy does not fall on one company. Acceptance by an insurer, called a reinsurer, of all or part of the risk of loss of another insurer. A company issuing an automobile liability policy, with a limit of $100,000. A fire insurance company which issues a large policy generally reinsures a portion of the risk with one or several other companies.

Reinsurance Ceded
Premiums ceded to other affiliated and nonaffiliated insurance companies.

Reinsurance Recoverables to PHS
The total ceded reinsurance recoverables due from non-US affiliated for paid losses, unpaid losses, losses incurred but not reported (IBNR), unearned premiums and commissions less funds held from reinsurers expressed as a percent of policyholders’ surplus. This ratio measures a company’s dependence upon its reinsurers and the potential exposure to adjustments on such reinsurance.

Reinsurance Company
When building or maintaining bonds in e-SURETY™, a reinsurance company is assigned to the bond type if that particular bond is covered under a reinsurance treaty. If a reinsurance company is selected, the bond will go into the appropriate reinsurer’s queue for approval if internal underwriter/management authority limits are exceeded, or if manually reassigned to that queue.

Return on PHS (ROE)
The sum of after-tax net income and unrealized capital gains, to the mean of prior and current year-end policyholders’ surplus, expressed as a percent. This ratio measures a company’s overall after-tax profitability from underwriting and investment activity.

Self-Insured Bonds
Guarantee liabilities under fully self-insured programs such as workers compensation, automobile, disability benefits, and unemployment compensation.

Supply Contract
Guarantee delivery of standard – not custom made – merchandise in accordance with the terms of the contract. Common examples of supply contracts included office furniture, fuel oil, uniforms, and vehicles.

Surety
The surety is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues a bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for damages for which they are liable under the terms of the bond. The purpose of a surety is to protect public and private interests against financial loss.

Underwriting Expense Ratio
This represents the percentage of a company’s net premiums written that went toward underwriting expenses, such as commissions to agents and brokers, state and municipal taxes, salaries, employee benefits and other operating costs. The ratio is computed by dividing underwriting expenses by net premiums written. The ratio is computed by dividing underwriting expenses by net premiums written. A company with an underwriting expense ratio of 31.3 percent is spending more than 31 cents of every dollar of net premiums written by pay underwriting costs. It should be noted that different lines of business have intrinsically differing expense ratios. For example, boiler and machinery insurance, which requires a corps of skilled inspectors, is a high expense ratio line. On the other hand, expense ratios are usually low on group health insurance.

Unearned Premiums
The calculated aggregate net amount, after deducting reinsurance credits, which an insurance company would be obliged to tender to its policyholders as return premiums for the unexpired terms, should it wish to cancel every policy in force.

User
A User is defined as an internal user of the e-SURETY™ system, typically an employee that accesses the system on your LAN.
Help on Help

*e-SURETY™ Help* is presented in a pop-up three-pane window accessible from within the system itself. To open *e-SURETY™ Help*, click the Help Files hotspot in the top navigation banner after logging in. A Windows File Download message will appear, offering you the option of opening the file from its current location or saving it to your computer. To view the Help Files immediately, select "Open this file from its current location."

The Help Viewer will appear onscreen. The help topics are listed in the left navigation pane of the Help Viewer and mirror the way the menus are presented in *e-SURETY™*. Each help topic, which can be printed, lists a series of steps used to complete a task and describes all of the functions that are available to the user while working in a particular screen of the system. Help topics also include notes and links to related topics.

The Help Viewer is shown below. Mouseover a pane for more information:

### Resizing and Repositioning the Help Viewer

The Help Viewer will open at a default size and position within your browser screen. You may resize the Help Viewer by dragging in or out from the edges while holding your mouse button down. To reposition the Help Viewer, click on the blue title bar and dragging while holding the mouse button down.

The size of the individual panes within the Help Viewer may also be modified to enlarge the viewing area of topics. Position your mouse over the gray bar separating the navigation and topic panes. When the cursor changes to a double-headed arrow (←→), click and drag the bar with your mouse to the left or right.

All of these settings will be stored by your Windows system. The next time you open the Help Viewer, it will appear using the settings you last applied.

### Accessing Topics

To access a table of contents, click the Contents tab in the left navigation pane of the Help window. Categories and sub-categories are represented with a book icon. Topics are represented as a page. Double-click a book icon to expand the category and display a list of sub-categories and/or topics for that book. Single-click a book or page icon to display the contents of the category or topic.

While in the left navigation pane of the Help window, you can expand all categories or collapse all categories simultaneously. Position your mouse over the left navigation pane of the Help window and right-click. Select Open all or Close all from the context menu that appears.
To return to the previous topic, click the **Back** button on the Help toolbar on top.

To access a list of all help topics in alphabetical order, click the **Index** tab. Type a letter to proceed directly to the Index listing that begins with that letter.

To save a topic as a favorite item for easy retrieval at a later time, click the **Favorites** tab. With a help topic open in the topic pane of the Help Viewer, click the **Add** button at the bottom of the left navigation pane. You may change the default title of the topic to be stored as a favorite by modifying the text in the "Current topic" field at the bottom of the left navigation pane.

After an item has been stored as a favorite, you may access or delete the topic by clicking the corresponding **Remove** or **Display** buttons at the bottom of the left navigation pane under the **Favorites** tab.

### Clicking Hotspots

When viewing a page in the right topic pane of the Help window, you will see words presented as bold and underlined text. These are active links, or "hotspots." Position your mouse over the hotspot. When the cursor changes from an arrow to a hand, the hotspot is enabled and will take you directly to another topic when clicked.

### Printing a Topic

With the topic you want to print open in the right topic pane of the Help window, click the **Print** button on the Help toolbar. The **Print** screen displays. Click **OK** to print this topic.

Or, click **Options** on the Help toolbar and click **Print...** Two choices are presented: **Print the selected topic** and **Print the selected heading and all subtopics**. To print only the topic currently displayed, click the first radio button. To print the topic and any other topics in that book without page breaks, click the second radio button.

The **Print...** option is also available by positioning your mouse over the left navigation pane of the Help window and right-clicking. Select **Print...** from the context menu that appears.

### Copying Text

To copy Help topic text to another Windows application, such as Word™, highlight the text and right-click with your mouse. From the popup menu, click **Copy**. If the other application is already open, press Alt+Tab to make it active on your desktop, and press CTRL+V or Edit/Paste on the Word menu. To copy and paste all the text in a topic, right-click in the Help topic and click **Select All**.

### Help Text Conventions

The following conventions are used in the help text:

- **NOTE** Indicates a note of special interest or another aspect of a procedure.
- **Bold Text** Indicates the title of a field, screen, or menu title; for example, the **Edit a Bond** screen or the **Category** field.
- 1, 2, 3, etc. Indicate steps in a multi-step, sequential procedure.
- **UNDERLINE** Indicates a hotspot; for example, click the **Edit** hotspot.
- **UNDERLINE** Indicates a link to another location within the Help System, for example to the glossary.
- **BUTTON** Indicates a button; for example, click the **Submit** button.
Maintenance and Support

For questions regarding bond issuance, rates, login issues, etc., please contact the bond company directly. For technical support using the system, please refer to the information below.

Email Support

e-SURETY™ email support is available to all users by sending your request to support@e-SURETY.net. All questions are answered in the order in which they are received. Please include your version number, a detailed description of the problem, and a phone number where you can be reached.

Phone Support

Our Technical Support Team is available to registered users covered under a warranty or service agreement. Support is available between 8 a.m. and 5 p.m. Eastern Time, Monday through Friday, exclusive of holidays, at (904) 395-1610x1. Please have your e-SURETY™ version number ready when you call.

Help Files

To report any errors or make suggestions for improvements in the Help System, email support@e-SURETY.net.
Commercial Agents

The Commercial Agents menu contains selections to access all parts of the e-SURETY™ Commercial module for purchasing and reviewing bonds and submitting accounts. In addition, a Find... hotspot allows the agent to search for either bonds or accounts from this menu without having to drill down further into specific sub-menus.

To display the following Commercial Agents screens, click on the hotspots displayed to proceed to:

- **Find ...**
- **Bonds**
- **Accounts**
- **Switch to Contract**
- **Logout**

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY? .
Find ...

Use the Find ... screen to search for either bonds or accounts within the Commercial module. You may search for a bond that has been purchased or is in the bond queue. Similarly, you may search for an account that has been approved or is in either the pending or incomplete accounts queue.

1. On the left navigation menu, click the Find ... hotspot.

2. To search for a bond or account, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the Find Bond or Find Account button to begin the search. The available options for searching include:
   - Bond Number
   - Bond Tracking #
   - Date Entered
   - Agency Code  [Admin, CSR or Reinsurer role types only]
   - Agency Name   [Admin, CSR or Reinsurer role types only]
   - Indemnitor Name
   - Indemnitor SSN #
   - Company Name
   - Company FEIN #
   - Account Name
   - Account State
   - Account Number
   - Account Tracking #
   - Account Status
   - Responsible Underwriter  [Admin, CSR or Reinsurer role types only]
   - Recent Bonds  [Admin, CSR or Reinsurer role types only]

   **NOTE**: The following search criteria are applicable to Find Account only: Indemnitor Name, Indemnitor SSN #, Company Name, Company FEIN #, Account State, and Account Status.

   All remaining criteria can be used to locate either a bond or an account.

- When searching by Bond Number, Bond Tracking #, Date Entered, Agency Code,
Indemnitor SSN #, FEIN #, Account Number, or Account Tracking #, the information entered as the specific search criteria must be complete and exact for the system to return any matching records. For example, an entire Bond Number or Tracking Number must be entered for the system to return an exact match.

- When searching by Agency Name, Indemnitor Name, Company Name, or Account Name, however, only partial information need be entered to conduct a search. For example, by selecting "Account Name" as the search criteria and submitting "smith" as the specific data, the system will return all records containing the pattern "smith" anywhere in the account name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).

- When searching by Account State, you may enter either the correct two-character postal code for the state (e.g., "AZ") or a portion of the state name (e.g., "ariz") to conduct a search.

- When searching by Account Status, the search criteria text field will be hidden and a second dropdown will appear. Select the desired status from this dropdown, and click Find Account.

- When searching by Responsible Underwriter, enter the underwriter's initials.

- To search for any bonds or any accounts that have been entered into the system within the past two weeks, select Recent ... from the dropdown list. Click the Find Bond or Find Account button to begin the appropriate search.

- The universal search character ^ can be utilized from this screen to return all bonds / accounts in the system; however, this is not recommended once a significant number of transactions have been entered in the system as it will affect performance while loading the results list.

3. Depending on the search completed, either a list of all bonds or all accounts matching the search criteria you entered is displayed. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

- If only one bond or account matches the search criteria, the details will appear in the corresponding View Bond or View Account screen.

- If there is more than one record matching the selected criteria, locate the item you wish to view in the list and click the corresponding Edit or View hotspot to proceed to desired bond or account.
Commercial Agents (Bonds)

The Commercial Agents (Bonds) menu contains selections to view bonds, purchase bonds, etc.

To display the following Contract Agents (Bonds) screens, click on the hotspots displayed to proceed to:

- Recent Bonds
- Pending Quotes
- Find a Bond
- Buy a Bond
- Renewals Pending
- Main Menu
- Logout

To return to the main navigation menu from the Commercial Agents (Bonds) screens, click the Main Menu hotspot on the Commercial Agents (Bonds) menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
Recent Bonds

Click the Recent Bonds hotspot to view all bonds that have been purchased or submitted for review within the past two weeks.

1. The system displays a listing of all recent bonds, including the Tracking Number, Bond Number, Category, Applicant, Eff. Date, Exp. Date, Penalty, Date Entered, and Status for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

- If there is only one recent bond in the system, the bond details will appear in the View Bond screen.

- If there is more than one recent bond, locate the bond you wish to view in the list and click the corresponding View hotspot to proceed to the View Bond screen.
**Find a Bond**

Use the **Find a Bond** screen to search for any Commercial bond in the system. The bond may be of any status -- purchased, under review, or, if using the quotation system, quoted, accepted or declined -- and may have been entered at any point in time. A company user who is branch-restricted will only be able to search for bonds issued by agencies in the same branch or branches to which the user is assigned. Agents will only ever see bonds issued to their same agency.

1. On the left navigation menu, click the **Find a Bond** hotspot.

2. To search for a bond, enter a bond number, or highlight a different search method in the dropdown list and enter the relevant information in the data entry field beside it. After entering appropriate search criteria, click the **Submit** button or press Enter to begin the search. The search dropdown defaults to pre-select the **Bond Number** search criteria (new in version 4.5.13), although this may vary depending on your system configuration.

The available options for searching include:

- Bond Number
- Bond Tracking #
- Date Entered
- Applicant Name
- Social Security Number
- Federal Tax ID Number
- Agency Code  [*Admin, CSR or Reinsurer role types only*]
- Agency Name  [*Admin, CSR or Reinsurer role types only*]
- Responsible Underwriter  [*Admin, CSR or Reinsurer role types only*]
- Recent Bonds  [*Admin, CSR or Reinsurer role types only*]

- When searching by Bond Number, Bond Tracking #, Date Entered, Social Security Number, Federal Tax ID Number, or Agency Code, the information entered as the specific search criteria must be complete and exact for the system to return any matching records. For example, an entire Bond Number or Tracking Number must be entered for the system to return an exact match.

- When searching by Applicant Name or Agency Name, however, only partial information need be entered to conduct a search. For example, by selecting “Applicant Name” as the search criteria and submitting “smith” as the specific data, the system will return all records containing
the pattern "smith" anywhere in the applicant's name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).

- When searching by Responsible Underwriter, enter the underwriter's initials.

- To search for all bonds that have been purchased or submitted for review within the past two weeks, select Recent Bonds from the dropdown list. It is not necessary to enter any search criteria or even click the Submit button, as the system will begin the search immediately upon selecting Recent Bonds from the dropdown list.

- The universal search character ^ can be utilized from this screen to return all bonds in the system; however, this is not recommended once a significant number of transactions have been entered in the system as it will affect performance while loading the results list.

3. A list of all bonds matching the search criteria you entered is displayed. The Tracking Number, Bond Number, Category, Agency, Applicant, Penalty, Date Entered, Status, and Resp UW for each bond is shown. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

- If only one bond matches the search criteria, the bond details will appear in the View Bond screen.

- If there is more than one bond matching the selected criteria, locate the bond you wish to view in the list and click the corresponding Edit hotspot to proceed to the View Bond screen.
Commercial View Bond

The View Bond screen displays all of the information pertaining to a bond, including the basic bond details, agency and principal information, and all of the questions and answers submitted by the user during the Buy a Bond process. Depending on the current status of the bond, as well as your login authority level, this information may be presented either as read-only (non-editable) text or as data entry fields with the information already filled in.

Near the top of the screen, under Bond Information, the line items for Last Action and Action Status will appear in bold text. This allows the user to quickly differentiate these items from the rest of the Bond Information.

Based on the auto-reject and auto-accept rules configured for a particular bond type, some of the bond information may be displayed as colored text to authorized users. This allows the underwriter to quickly locate and review those areas needing further examination.

- Data entry fields that were required fields during the bond purchasing process appear in blue.
- Information that was submitted to the decision engine and failed a decision rule appears in red.
- Information that was submitted to the decision engine and passed a decision rule appears in green.

**NOTE:** These colors are the default settings for the e-SURETY™ system. If these parameters were modified during the installation of your particular system, the colors you see may differ from above or may only appear as black text.

Depending on the current status of the bond, as well as your login authority level, a variety of buttons will be displayed in the upper right corner of the screen. In addition, a Do Action dropdown will appear on the left beneath the View Bond title.

Beginning with the 5.0.0 release of e-SURETY™, authorized users may now make use of the Override Premium checkbox when performing certain actions on the View Bond screen. For more information, please refer to Override Premium checkbox.

Once in this area, you may perform the following actions (depending on the current status of the bond and your login authority level):

- **Exit Bond**
- **Diary**
- **Attachments**
- **Claims**
- **Billing**
- **Bond History**
- **Print Document Set**
- **Return to Bond List**
- **Do Action**
**Exit Bond**

To eliminate conflicts that might occur due to multiple users having access to the same database records simultaneously, the e-SURETY™ system grants modification rights to only one user at a time. As with other updatable screens in the system, the first user to arrive at the View Bond screen will be able to make changes to the record. Users who retrieve the same bond view while it is in use by another person will see a message indicating that the record is currently in use and by whom. A record may be viewed while it is locked by another user, just not modified.

When you are finished working in the View Bond area, click the Exit Bond button to exit the screen and unlock the record. If the Exit Bond button is not clicked, however, the record will still be unlocked as long as the user performs one of the following actions: clicks another navigation link, clicks the Logout navigation link, closes their browser's tabbed window (IE7 +), or closes Internet Explorer completely. Users may briefly see a small, one-inch square popup window flash in the browser which is required in some instances to release the record lock.

**Diary**

Depending on your user role and the customizable security settings for that role, the Diary button may or may not appear on the View Bond screen.

1. To add or view the diary entries associated with this bond, click the Diary button at the top of the screen.

2. A popup window is displayed containing a listing of all bond diary entries, including the Date, User and Diary Entry for each item. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - To increase the size of the viewing area, position your mouse over any gray bar bordering the popup window. When the cursor changes to a double-headed arrow ( <--> ), click and drag the bar up, down, left, right, or diagonally with your mouse, as appropriate. Alternately, you could click the Maximize button in the upper right corner of the popup window to expand the window to the full screen size.

3. To add a new diary entry to the system, click the Add hotspot located at the bottom of the list.

4. A data entry field will be displayed on the resulting screen. Enter the diary entry, then click the Add button.

5. A message screen displays confirming that the record has been added, and the listing of all diary entries is displayed again with the new record now included.

6. To return to the Bond Diary screen without entering a new record, click the Return to Table button.

7. When finished, click the Close Window hotspot or the Close Window button ( X ) in the top right corner of
your popup window.

**NOTE:** Fields marked with an asterisk (*) are required.

**Attachments**

Depending on your user role and the customizable security settings for that role, the **Attachments** button may or may not appear on the **View Bond** screen. An attachment is any electronic file you wish to upload to the system to become a part of the bond record. As of e-SURETY™ version 5.0.2, there are no restrictions to the types of files that can be added to the system. Acceptable files types include, but are not limited to, the following: all Microsoft Office files (including Office 2007), Adobe PDFs, image files (.jpeg, .png, .gif, .tiff, etc.), text files (.rtf, .txt, etc.), and email files (.eml, etc.). Attachments can be password-protected, and filenames can contain periods. Also new in this release is the fact that versioning of files is no longer tracked.

1. To access the attachments associated with this bond, click the **Attachments** button at the top of the screen. The **Attachments** button will only appear to users assigned to roles with this permission enabled.

2. A new screen appears containing a listing of all attachments, including the **Filename**, **Category**, **Description**, **DateUploaded**, **Size** and **User** for each item. In addition, buttons are displayed for **Download** and, if authorized for the user’s role, **Delete**. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   † To increase the size of the viewing area, position your mouse over any gray bar bordering the popup window. When the cursor changes to a double-headed arrow ( <--> ), click and drag the bar up, down, left, right, or diagonally with your mouse, as appropriate. Alternately, you could click the Maximize button in the upper right corner of the popup window to expand the window to the full screen size.

3. To view or modify an attachment, click the **Download** button on the right of the listing on the **Attachments** screen. A popup window will present options to **Open** or **Save** the file or **Cancel** your action. It is recommended that you save the file so that you have control over where the file is stored on your computer. Otherwise the file opens in a remote temporary directory and is difficult to locate again if you neglect to do a “Save As” at that point.

   † If the file you are viewing is modified and you wish to upload the revised version, follow the steps below for adding an attachment to a bond.

4. To delete an attachment, click the **Delete** button on the right of the listing on the **Attachments** screen. The **Delete** button will only appear to users assigned to roles with this permission enabled. A popup appears asking you to confirm deletion of the record. Click the **OK** hotspot to remove the attachment, or **Cancel** to leave the attachment with the bond record.
5. To attach a new or revised file to the bond, click the **Browse** button located at the bottom of the list beneath the words "Browse to file to upload". The file field box and **Browse** button will only appear to users assigned to roles with this permission enabled.
   a. Browse to the directory where the file is stored on your computer.
   b. Highlight the filename and click **Open**, or simply double-click the filename to close the dialogue box that appears.
   c. Select a **Category** for the attachment from the dropdown that appears beneath the words “Select a category”. The first item to appear in the dropdown alphabetically is preselected by default, and if no category is specifically chosen by the user, this will be category assigned to the bond attachment.
   d. If desired, enter text in the **Additional Description** field to further describe the attachment.
   e. Click the **Submit** button when finished to upload the attachment to the bond. Clicking the Enter key on your computer while within this field does not upload the attachment to the system.

   **NOTE:** If the file you are uploading is a modified version of an existing attachment, note that as of e-SURETY™ version 5.0.2, the revised attachment does not replace the existing attachment as it did previously. Instead, a second version of the file will now be displayed in the listing. If you do not wish to retain the older version and are authorized to do so, simply delete it from the listing.

6. To return to the **View Bond** screen, click the **Return to Bond** hyperlink at the bottom of the screen.

**Claims**

This is an optional feature of the e-SURETY™ system. If licensed for your particular system, a bond's claim information is gathered from the mainframe daily and presented as a table of read-only (non-editable) fields on this screen. No additional functions are available.

1. To view any associated with this bond, click the **Claims** button at the top of the screen.
2. The system displays a listing of all claims, including the **File Date**, **File Amount**, **Pay Date**, **Pay Amount**, and **Status** for each item. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.
3. To return to the bond view, click the **Return to Bond** hotspot at the bottom of the screen.

**Billing**
This is an optional feature of the e-SURETY™ system. If included in your particular system, a bond's billing information is gathered from the mainframe daily and presented as a table of read-only (non-editable) fields on this screen. No additional functions are available.

1. To view the billing history associated with this bond, click the Billing button at the top of the screen.

2. The system displays a listing of all billing entries, including the Premium Due, Payment Date, Payment Amount, Stop Payment, Write-off, Bill Sent, Date of Billing, and Update Status for each item. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. To return to the bond view, click the Return to Bond hotspot at the bottom of the screen.

**Bond History**

Depending on your user role and the customizable security settings for that role, the Bond History button may or may not appear on the View Bond screen.

1. To view the history associated with this bond, click the Bond History button at the top of the screen.

2. The system displays a listing of all bond actions that have occurred in conjunction with this bond, including the including the Action, Notes, Version, Date, and User for each action. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. To view the details of a bond at the time when a particular action was taken, locate the bond action in the listing and click the corresponding View hotspot on the right.

4. The system now displays the Bond History Details screen which presents the bond view at the time when that particular action was taken. In addition, the bond notes entered at the time of the action will be displayed at the bottom of the screen. A Print Document Set button will also appear when appropriate, allowing you to access the document set associated with the bond for that particular action, if any.

5. To return to the current bond view from either location within Bond History, click the Return to Bond button at the top of the screen.

**Print Document Set**

1. To generate the appropriate document set corresponding to the current status and most recent action of the bond, click the Print Document Set button at the top of the screen.

   - The Print Document Set button will only appear if a document set has been properly configured
for that bond type for the particular action.

- To print the document set associated with this same bond, but for a previous action taken, please refer to **Bond History**.

2. Adobe Acrobat will be launched in the main "payload" area of e-SURETY™, and the document set will appear onscreen.

3. The document set may be printed by clicking the appropriate icon within the Adobe Acrobat window.

4. To return to the View Bond screen, use your browser’s **Back** button.

**Return to Bond List**

1. To exit the bond in order to select a different bond from the listing that was returned from your most recent Find a Bond search, click the **Return to Bond List** button at the top of the screen. The record will be unlocked for subsequent users.

**NOTE:** The **Return to Bond List** button is only available when you access the bond view from the Find a Bond screen. To return to the Pending Bonds or Renewals Pending queues, click the **Exit Bond** button at the top of the screen, then select the corresponding hotspot on the left navigation menu.

**Do Action**

While the e-SURETY™ automation services perform many of the actions on a bond "behind the scenes", such as automatic renewals, you may perform certain actions manually while in the View Bond screen. The actions available will vary depending on the bond type, the current status of the bond, and your login authority level. Actions that may be taken on a commercial bond are listed below. Click any action that appears as a hyperlink for more information.

- **Purchase Bond**
- **Accept Quote**
- **Decline Quote**
- Approve Bond
- **Reassign for Approval**
- Reject Bond
- Attach Premium Bearing Rider
- Attach Non-Premium Bearing Rider
• Approve Premium Bearing Rider
• Reject Premium Bearing Rider
• Approve Non-Premium Bearing Rider
• Reject Non-Premium Bearing Rider
• Renew Bond
• Allow Future Automatic Renewals
• Decline Future Automatic Renewals
• Resubmit Rejected Renewal
• Initiate Bond Cancellation
• Cancel Bond
• Reinstate Bond
• Resubmit a Failed Credit Bureau Request

1. To manually perform an action for a bond, highlight one of the actions in the Select Action dropdown list in the upper left corner of the screen and click the Do Action button.

   - For certain actions, a popup window will appear to warn the user that the action will be immediately processed. When this popup appears, the user may click "Cancel" to cancel the action or "OK" to continue. If "OK" is clicked, the action will be immediately processed, and even though a Return to Bond button will appear on the next screen, clicking that button will not cancel the action. These actions include:
     - Approve Bond
     - Reject Bond
     - Decline Quote

   - For other actions, although there is no popup window to warn the user that the action will be immediately processed, the action selected will be immediately processed by the system as soon as the Do Action button is clicked. Again, even though a Return to Bond button appears on the next screen, clicking that button will not cancel the action. These actions include:
     - Reject Non-Premium Bearing Rider
     - Reject Premium Bearing Rider
     - Reject Renewal
     - Accept Quote
- For all other actions, the action will not be processed until the Submit button is clicked on the next screen that appears. In these cases, clicking the Return to Bond button does function as a cancellation button, and the action will not be processed by the system.

2. Depending on how the bond type was configured, the user will have an opportunity to add or modify information in data entry fields that are presented on one or more screens. In most cases, the user may also enter notes pertaining to the action taken.

   **NOTE:** The action notes are intended to be a brief comment on why the bond is being approved, rejected, etc., as these notes appear on the Bond History screen. There is no limit on the number of characters that may be entered in the action notes textbox. However, it is recommended that for lengthier comments and descriptions, users should submit an entry such as “See diary” into the notes field and make use of the bond diary and/or attachments to fully document the action being taken.

3. After entering any necessary information and/or notes, click the Submit button.

4. The system will verify both the user's individual authority limits and the account's single and aggregate limits (if applicable).

5. After the system processes the submitted data, a bond action message will be displayed, including any approval or rejection messages, further instructions, and a bond number / bond tracking ID when applicable.

6. Click the Return to Bond button to return to the View Bond screen.
Buy a Bond

To Buy a Bond, users will be taken through a series of screens that define the type of bond they wish to purchase and for whom.

1. On the left navigation menu, click the Buy a Bond hotspot.

2. The Buy a Bond: Choose an Account screen may optionally be displayed (depending on your system configuration and user role), allowing the CSR/underwriter or agent to select whether or not the bond is being purchased on behalf of an account. Select Yes or No, and click the Continue >>> button to proceed to the next step.
   - If you select Yes, you will be taken to an additional Buy a Bond: Choose an Account screen.
     To search for an account, highlight the desired search criteria in the “Select from below” dropdown list and enter the relevant information in the data entry field beside it. Click the Submit button or press Enter to begin the search.
     - When searching by Account Number, the information entered as the specific search criteria must be complete and exact for the system to return any matching records.
     - When searching by Account Name, only partial information need be entered to conduct a search. For example, by selecting "Account Name" as the search criteria and submitting "smith" as the specific data, the system will return all records containing the pattern "smith" anywhere in the account name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).
     - The universal search character ^ may not be utilized from this screen.
     - A listing of all approved and currently active accounts matching the search criteria you entered is displayed, including the name of the Account Number and Account Name. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.
       - NOTE: Agents will be restricted to choosing from among accounts assigned to their agency alone, while branch-restricted users will only be able to choose an account from those entered under their branch or branches.
     - Find the account in the listing on whose behalf you want to buy the bond, and click the corresponding Use this Account hotspot to proceed to the next step.
       - NOTE: You will bypass the Buy a Bond: Choose Agency screen and be taken directly to the Buy a Bond: Choose Bond Type screen since the agency for the account is automatically known.
   - If you select No, you will immediately taken to the Buy a Bond: Choose Agency screen.
3. The **Buy a Bond: Choose Agency** screen is displayed next for non-agent users, allowing the underwriter or CSR to select the agency on whose behalf the bond will be purchased.
   - To search for an agency, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the **Submit** button or press Enter to begin the search.
     - When searching by **Agency Code**, the complete and exact agency code must be entered for the system to return any matching records.
     - When searching by **Agency Name**, however, only partial information need be entered to conduct a search. For example, entering "Florida" as the specific search criteria will result in a listing of any agency with "Florida" appearing anywhere in its name.
     - The universal search character ^ can be utilized from this screen to return all active agencies in the system.
     - **NOTE**: Branch-restricted users will only be able to choose an agency from their same branch or branches.

4. A listing of all agencies matching the search criteria you entered is displayed. Find the agency in the listing on whose behalf you want to purchase a bond, and click the corresponding **Buy Bond** hotspot to proceed to the next step.
   - If there is only one agency matching the criteria you entered, you will be taken directly to the next step.

5. The **Buy a Bond: Choose Bond Type** screen is displayed next.
   - Depending on your system configuration, a custom message may appear at the top of the **Choose Bond Type** screen when submitting a bond application.
   - Select the **State, Bond Class, Bond Category, Obligee** and **Company** from the dropdown lists. The selections made in each dropdown determine the options that are available in the subsequent dropdown lists. Each subsequent dropdown will be auto-selected so that you do not have to tab to the next item after making a selection.
   - When all information has been selected, click the **Continue >>>** button
   - To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

   **NOTE**: Fields marked with an asterisk (*) are required.

6. The **Buy a Bond: Premium Calculation** screen is displayed.
   - Select an **Attorney-in-Fact** from the dropdown list.
     - If an Attorney-in-Fact dropdown is not displayed here, you may be asked to enter the
Attorney-in-Fact name on a subsequent screen.

- The **Effective Date** field is prepopulated with the current date.
  - To enter a different effective date, manually enter a valid date in the field or click the calendar icon to select a date from the popup calendar that appears. Clicking the < or > hyperlinks will scroll the calendar in one month increments, while clicking the << or >> hyperlinks will scroll the calendar a year at a time.
  - Depending upon how the bond type was configured, you may be restricted as to how many days the effective date may be pre-dated or post-dated.

- Certain bond types may require that the **Expire Date** be entered next. Click the calendar icon to select a date from the popup calendar that appears. Pre- and post-date limits will be enforced as configured for the bond type.

- The **Penalty** may be displayed as read-only data or as a data entry field. If the penalty is to be entered, type a valid number in the field provided. Do not enter a dollar sign. Any commas entered will be ignored.

- If the bond type is configured as an annual bond, select the desired **Prepay Period** from the dropdown displayed.

- The **Payment Options** (if applicable) will be displayed as read-only text to authorized users.

- Authorized users will see an additional field displaying the **Agent Commission** as configured for that specific bond type. The default commission percentage can be manually overridden at this point by entering a new number in the field. The modified commission rate will only apply to the current transaction being entered; the default configured for the bond type will remain unchanged.

- With the 5.0 release of e-SURETY™, authorized users may now enter an **Existing Bond Number**. If a user enters a bond number in this field, the system will use this exact number, rather than assigning the next number in the sequence. If this field is left blank, the system will function as it did before, and will assign the next bond number in sequence, as configured for the carrier.

- Click the **Continue >>** button to proceed to the next step.

- To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

**NOTE:** Fields marked with an asterisk (*) are required.

7. The **Buy a Bond: Premium Quote** screen is displayed summarizing the details of the bond application you are submitting.
Depending on system configuration, three scenarios are possible regarding the Premium Quote screen:

- If this screen does not appear at all, your system has been configured to offer a bond quotation at the end of the application process, with a revised final premium that will be recalculated based on the underwriting criteria entered during the Buy a Bond process. End-users will have the option of purchasing or accepting the quotation, saving it for a predetermined period of time, or declining the quotation.

- If this screen is displayed but the text of the final line of the quotation reads "will have an estimated premium of ...", your system has also been configured to offer a bond quotation at the end of the application process (as above). The premium shown on this screen, however, may not necessarily be the one displayed at the end of the application process. The premium offered in the final quotation will be recalculated based on underwriting criteria entered during the Buy a Bond process. A disclaimer stating that the quotation is merely an estimate at this juncture will appear beneath the premium quotation.

- If this screen is displayed but the text of the final line of the quotation reads "will have a premium of ...", your system is not offering bond quotations, and the premium displayed will be the final premium if the bond is automatically approved by the system.

- If the system is configured to retrieve credit scores online, a bureau disclaimer may appear beneath the premium quotation. This disclaimer appears for all bond types, regardless of whether a score is actually requested for that particular bond configuration. Therefore the presence of the disclaimer does not necessarily indicate that a credit bureau will be contacted during that particular bond application process.

- If all of the information is correct and you accept the quoted premium, click the Continue >>> button to proceed to the next step.

- To make changes to the information entered previously, use your browser’s Back button to modify any of the previous screens.

- To cancel this bond purchase, click the Cancel button at the bottom of the screen.

- The name of the agency issuing the bond now appears in the upper right corner of the page to CSRs and bond administrators. In addition, if the bond is being issued to an account, the name of the account and its responsible underwriter will appear in this same location to all users. This information will continue to be displayed through the Buy a Bond: Decision screen.

8. The Buy a Bond: Principal screen is displayed. Depending on bond configuration, the Buy a Bond: Company screen may appear first, followed by the Principal screen.

1. If no account was selected on the Buy a Bond: Choose an Account screen, click the Search button.
for existing principal or company hotspot that appears in the upper left corner of the screen. A popup window is displayed containing search criteria.

- You may search for Principals Only, Companies Only, or Principals and Companies. After making your selection from the dropdown, you must then enter either information in one or both of the two text boxes that follow. To search by Principal or Company Name, only partial information need be entered. To search by Principal SSN or Company FEIN, the information entered as the specific search criteria must be complete and exact for the system to return any matching records. Additionally, you may optionally enter a State to further refine the search criteria being submitted.

- A listing of all existing Principals and/or Companies matching the search criteria you entered is displayed, including the Name of the Principal / Company, Address, City, State, Zip Code, and Score. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

**NOTE:** Agents will be restricted to searching from among Principals / Companies previously entered for their agency alone, while branch-restricted users will only be able to search among Principals / Companies previously entered under their branch or branches.

- Locate the Principal or Company in the listing on whose behalf you want to buy the bond, and click the corresponding Select hotspot to proceed to the next step. The popup window will automatically close, and you will return to the Buy a Bond: Principal screen. Basic identifying information entered previously for the Principal or Company will automatically populate into the current fields.

- As of e-SURETY™ version 5.0.2, users entering bond applications can reduce the number of hits on a principal's credit score account by "reusing" an existing score / report retrieved previously for that same principal. If the principal has an existing score / report stored in the system, and the date of that score / report is within the surety's acceptable time frame (configured as number of days), the word "Yes" will appear in the Score column of the results shown in the existing principal listing. If the score / report stored in the system is too old by the surety's standards or there is no existing score / report stored in the system for the principal, the word "No" will appear in that column.

**NOTE:** In order for the system to "reuse" an existing credit score / report for a principal, the user submitting the bond application MUST search for the principal using the Search for existing principal or company hotspot and select the record in the listing in
which "Yes" is displayed in the Score column. If the Search for existing principal or company hotspot is not used and the principal information is entered directly into the fields on the Buy a Bond: Principal screen, a new credit report will be retrieved from the bureau, even if a current score / report was stored previously in the system for the same principal.

- If you cannot locate the desired Principal or Company, click the No existing principal or company found hotspot located at the bottom of the list to close the popup window and return to the Buy a Bond: Principal screen.

2. If an account was selected on the Buy a Bond: Choose an Account screen, click the Select from account hotspot that appears in the upper left corner of the screen. A popup window is displayed containing search criteria.

- A listing of all companies and indemnitors configured for the account is displayed, including the Name, Address, City, State and Zip Code. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading.

  Click the column header a second time to sort the column in descending order.

- Find the company or indemnitor in the listing on whose behalf you want to buy the bond, and click the corresponding Select hotspot to proceed to the next step. The popup window will close, and you will return to the Buy a Bond: Principal screen. Basic identifying information for the company or indemnitor, as configured for the account, will automatically populate the current fields.

- If you cannot locate the desired company or indemnitor, click the Close window hotspot located at the bottom of the list to return to the Buy a Bond: Principal screen.

- Enter data into any additional fields on this page, and click the Continue>> button to proceed to the next step.

**NOTE:** Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

As of **e-SURETY™** version 5.0.2, when buying a bond from a configuration which presents both the Buy a Bond: Principal and Company screens, a hyperlink now appears on the second of those two screens which allows the same address entered on the first screen to be copied into the second screen, and vice versa.

9. Depending on the configuration of each bond type and the specific information required in order to issue it, a variety of data entry screens may be presented next.
10. The **Buy a Bond: Review Screen** screen is displayed containing all the information that you have entered for this bond purchase.

- If multiple principals and/or companies were entered during the application process, select the name of the Applicant (Name as it is to appear on bond) from the dropdown list beneath the summary of the bond information at the top of the screen. The choices available in this dropdown are the names of any and all principals and companies entered in the previous screens.

- Make any necessary changes to the information in the remaining fields on this Review Screen.

- When you are satisfied that everything is accurate, click the **Submit** button to submit the information to the bond decision engine.

**NOTE:** Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

11. The **Buy a Bond: Decision** screen is displayed with one of the following messages:

- If the bond was **approved** and the system is not offering bond quotations, the approval message, bond number, tracking number, premium and term for the bond are displayed. Any additional messages or instructions from the surety are also displayed in bold text. To print the bond, click the **Print Document Set** button. To review the bond details, click the **Go to Bond** button to proceed to the **View Bond** screen.

- If the bond was **approved** and the system is offering bond quotations, the approval message, bond tracking number, quoted premium and term for the quoted bond are displayed. Any additional messages or instructions from the surety are also displayed in bold text. In addition, a message is displayed informing the user that the bond quotation now appears in their **Pending Quotes** queue and indicates the number of days the quotation will be available for purchase. After the quotation expiration date is passed, the bond’s status becomes **declined** and no further actions may be taken on that bond. If the bond is needed, a new application will have to be submitted.

  - To purchase the bond immediately, click the **Purchase Bond** button. A confirmation screen is displayed which is identical to the approval screen described above (when quotations are not being offered). To print the bond, click the **Print Document Set** button. To review the bond details, click the **Go to Bond** button to proceed to the **View Bond** screen.
Depending on the bond configuration, users may be alternately presented with a button to Accept Quote in lieu of the Purchase Bond button. In this case, the user may only accept the quote to indicate their commitment to purchase the quoted bond, and an authorized user will have to perform the final step of purchasing the bond.

To save the quote, click the Save Quote button. A confirmation screen appears informing the user that the bond quotation now appears in their Pending Quotes queue and indicates the number of days the quotation will be available for purchase. After the quotation expiration date is passed, the bond's status becomes declined and no further actions may be taken on that bond. If the bond is needed, a new application will have to be submitted. To review the bond details, click the Go to Bond button to proceed to the View Bond screen.

**NOTE:** If the user navigates away from the Buy a Bond: Decision screen without clicking one of the available buttons, the quotation will be saved by default and can then be accessed from the Pending Quotes screen to purchase or decline at a later time.

To decline the quote, click the Decline Quote button. A popup window will appear to warn the user that the action will be immediately processed. When this popup appears, the user may click "Cancel" to cancel the action or "OK" to continue. If "OK" is clicked, the action will be immediately processed. A new screen will be presented containing a dropdown list to select a reason for the declination, as well as a large text box for entering any additional notes or comments. To continue and submit the page, click the Submit button. A confirmation screen appears, and no further action may be taken on this bond.

- If the bond was referred, the resulting screen displays a message stating that the bond has been submitted to underwriting for review. A bond tracking number is given for reference. Any additional messages or instructions from the surety are also displayed in bold text. To review the bond details, click the Go to Bond button to proceed to the View Bond screen.

  **NOTE:** An account-based Commercial bond will always be referred if either the single or aggregate line for an account is surpassed. A message at the bottom of the View Bond screen will indicate this as the reason for referral, but only if that is the sole reason for referral. If the bond has otherwise been referred based on an auto-accept rule, that underwriting question will appear as a "colored" line item (according to your system configuration and depending on your user authority), and the message regarding the account's line is not displayed in this case.

- If the bond was rejected, the resulting screen displays a message stating that the bond
application on behalf of the applicant was declined. A bond tracking number is given for reference. To review the bond details, click the [Go to Bond] button to proceed to the [View Bond] screen.

- If configured for the bond type and authorized for the user role, dropdowns for Payment and Renewal Payment Type may appear above the buttons at the bottom of the screen. The selections in the dropdown will default to the option designated as the "preferred" option via the bond configuration or the agency setup. Typically these dropdowns will contain selections for Agency Bill and Direct Bill - Invoice/Check.
  - If billing options are not selectable for either the bond configuration or the end user, no dropdowns will appear and the preferred option will automatically be utilized by the system for the bond transaction.

- If the credit card module has been licensed by the client, additional options for Direct Bill - Credit Card and/or Direct Bill - ACH (as allowed for the bond configuration / user). When either of these options is selected, the user will be taken to a new screen where the appropriate electronic payment information can be submitted.
Renewals Pending

The Renewals Pending screen displays all Commercial bonds configured by the bond administrator as "manually" renewing which have an upcoming expiration date that is within the renewal notification period (as configured for the bond type). Automatically renewing bonds will never appear in this listing, as no action is required by the end-user to process the renewal for such bonds.

All of the bonds on this screen require the agent or CSR to actively select the "Renew Bond" action on the View Bond screen in order to answer the underwriting questions required by the surety for renewal of that bond type. If the renewal applications are not processed manually, the current version of the bond will be canceled by the system when the bond's expiration date is passed.

Bond administrators and CSRs/underwriters will see all pending renewals in all branches unless designated as a branch-restricted user. (For more information, please refer to Users in the System Tables area of e-SURETY™.) Agents will see only pending renewals for their agency.

1. On the left navigation menu, click the Renewals Pending hotspot. The system displays a listing of all bonds which need to have a renewal manually processed, including the Bond Number, State, Category, Agency, Lead Time, Days Until (Expiry), and Expiry Date for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a
   ○ Lead Time indicates the Renewal Notice Period as set up in the bond configuration.
   ○ Days Until (Expiry) indicates the number of days remaining until bond expiration (if positive) and the number of days past expiration (if negative). A “0” indicates that today is the bond’s expiration date.

2. To renew a bond in this listing, click the corresponding Edit hotspot to proceed to the View Bond screen and select "Renew Bond" from the action dropdown that appears.
Logout

To logout and return to the User Login screen, click the Logout hotspot available on most navigation bars.

To return to the User Login screen anytime throughout e-SURETY™, click the Refresh button on your browser.

To close e-SURETY™, click the Close Window button (X) on the top right corner of your browser.
Commercial Agents (Accounts)

The Commercial Agents (Accounts) menu contains selections to submit an application for an account, view existing accounts, etc.

To display the following Commercial Agents (Accounts) screens, click on the hotspots displayed to proceed to:

- Recent Accounts
- Find an Account
- Incomplete Accounts
- Submit an Account
- Main Menu
- Logout

To return to the main navigation menu from the Commercial Agents (Accounts) screens, click the Main Menu hotspot on the Commercial Agents (Accounts) menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
Recent Accounts

Click the Recent Accounts hotspot to view all accounts that have been entered into the system within the past two weeks.

1. On the left navigation menu, click the Recent Accounts hotspot.

2. The system displays a listing of all recent accounts, including the Tracking Number, Account Number, Account Name, Line (Single), Line (Agg), Line Utilized, and Status for each account. The Line (Single) represents the maximum amount allowed for a single bond issued against the account, while Line (Agg) represents the maximum total, or aggregate, bond amount allowed. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.
   - If there is only one recent account in the system, the details will appear in the corresponding View Account screen.
   - If there is more than one recent account, locate the account you wish to view in the list and click the corresponding View hotspot to proceed to desired account.
Find an Account

Use the Find an Account screen to search for any account that has been approved or is in either the pending or incomplete accounts queue. A company user who is branch-restricted will only be able to search for accounts assigned to the same branch or branches to which the user is assigned. Agents will only ever see accounts assigned to their same agency.

1. On the left navigation menu, click the Find an Account hotspot.

2. To search for an account, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Account Name is preselected as the default search criteria. Click the Submit button or press Enter to begin the search. The available options for searching include:
   - Bond Number
   - Bond Tracking #
   - Date Entered
   - Agency Code  [Admin, CSR or Reinsurer role types only]
   - Agency Name  [Admin, CSR or Reinsurer role types only]
   - Indemnitor Name
   - Indemnitor SSN #
   - Company Name
   - Company FEIN #
   - Account Name
   - Account State
   - Account Number
   - Account Tracking #
   - Account Status
   - Responsible Underwriter  [Admin, CSR or Reinsurer role types only]
   - Recent Bonds  [Admin, CSR or Reinsurer role types only]

When searching by Bond Number, Bond Tracking #, Date Entered, Agency Code, Indemnitor SSN #, FEIN #, Account Number, or Account Tracking #, the information entered as the specific search criteria must be complete and exact for the system to return any matching
records. For example, an entire Bond Number or Tracking Number must be entered for the system to return an exact match.

- When searching by **Agency Name, Indemnitor Name, Company Name, or Account Name**, however, only partial information need be entered to conduct a search. For example, by selecting "Account Name" as the search criteria and submitting "smith" as the specific data, the system will return all records containing the pattern "smith" anywhere in the account name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).

- When searching by **Account State**, you may enter either the correct two-character postal code for the state (e.g., "AZ") or a portion of the state name (e.g., "ariz") to conduct a search.

- When searching by **Account Status**, the search criteria text field will be hidden and a second dropdown will appear. Select the desired status from this dropdown, and click **Submit**.

- When searching by **Responsible Underwriter**, enter the underwriter's initials.

- To search for all accounts that have been entered into the system within the past two weeks, select **Recent Accounts** from the dropdown list. It is not necessary to enter any search criteria or even click the **Submit** button, as the system will begin the search immediately upon selecting **Recent Accounts** from the dropdown list.

- The universal search character ^ can be utilized from this screen to return all accounts in the system; however, this is not recommended once a significant number of accounts have been entered in the system as it will affect performance while loading the results list.

3. A list of all accounts matching the search criteria you entered is displayed. The **Tracking Number**, **Account Number, Account Name, State, Agency, Branch, Line (Single), Line (Agg), Line Utilized, Status**, and **Resp UW** for each account is shown. The Line (Single) represents the maximum amount allowed for a single bond issued against the account, while Line (Agg) represents the maximum total, or aggregate, bond amount allowed. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - If only one account matches the search criteria, the details will appear in the corresponding **View Account** screen.

   - If there is more than one account matching the selected criteria, locate the account you wish to view in the list and click the corresponding **View** hotspot to proceed to desired account.
**View Account**

The **View Account** area is the central location for working with an account. Within the View Account area, authorized users have access to all information pertaining to a account, including the basic account details, original application information, financial data for both the companies and indemnitors associated with the account, work in progress and related reports, bonds issued by the system, notes and attachments associated with the account, and much more. Depending on the current status of the account, as well as your login authority level, this information may be presented either as read-only (non-editable) text or as data entry fields with the information already filled in.

Depending on your login authority level, a variety of navigational links will be displayed in the top portion of the screen. This navigational system in **e-SURETY™** is referred to as a “flyout” navigation bar since mousing over certain links will cause secondary or tertiary options/links to be displayed. The flyout nav bar is broken into four categories of related sub-topics. The table below mirrors the structure of the navigation bar with the various sub-topics represented as indented line items. Each area is described in its own Help File page. Click the links below to learn more about each of the following screens available in the **View Account** area.

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<th>DOCUMENTATION</th>
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**Incomplete Accounts**

An incomplete account is an account that has been established in the system, but may not have had all the required components of its application entered yet. By accessing the Incomplete Account listing, the user can view at a glance those accounts which lack the necessary information. The user may then return at any point in time to enter the missing application, financial, or work in progress data.

While an incomplete account technically has a status of "pending", it will not appear in the Pending Accounts queue until it has been marked complete by an authorized user. (For more information, please refer to Submit an Account.) Incomplete accounts may be also located via the Find an Account or Find ... search screens, as with any other account. However, the only way to mark an incomplete account as complete is by accessing it via the Incomplete Accounts listing.

1. On the left navigation menu, click the Incomplete Accounts hotspot.

2. The system displays a listing of all incomplete accounts, including the Tracking Number, Account Name, State, Comp Entered, Indem Entered, Corp Fin Entered, Pers Fin Entered, and WIP Entered for each account. The numeric values displayed in the last five columns reflect the total number of Companies, Indemnitors/Corporate Officers, Corporate Financial Statements, Personal Financial Statements, and Work in Progress records that have been entered for the account. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the account you wish to view in the list and click the corresponding View hotspot.

4. The Submit an Account confirmation screen is displayed, listing the account name, account tracking number, application type, account state, and agency for the account you have selected to update. If this is not the correct account, click the Find Another Incomplete Account button.

5. The left navigation menu also changes to display the full Contract Submit an Account menu. To enter information for this account, choose from the menu items shown. (For more information, please refer to Contract Submit an Account.)
Submit an Account

To Submit an Account, users will be taken through a short series of screens to define the type of account they wish to establish in the system. This will create a very basic account in the system that is flagged as “Incomplete”. Incomplete accounts appear in their own separate listing of the Commercial or Contract Accounts area and are not included in the Pending Accounts queue until all of the required information has been entered and the account is marked complete. (For more information, please refer to Submit an Account.)

It is highly recommended that prior to submitting a new account, users go to the Find an Account screen and do a partial name search to see if the account they wish to enter already exists in the system. This will avoid duplicate entry of accounts that have been entered previously by another user(s). As of the 5.0.1 release of e-SURETY™, a customizable message appears at the top of the Submit an Account screen to remind users of this.

1. On the left navigation menu, click the Submit an Account hotspot. The left navigation menu will change to display the Submit an Account menu. At this point of the process, only the Previous Menu hotspot is visible. Use this hotspot to return to the main accounts menu.

2. The Submit an Account: Choose Application Type screen is displayed.

   - Name of Account -- Enter a name for the account. [max length: 50 characters]
     - An account name cannot contain an apostrophe. (If an apostrophe is entered as part of the account name, user will receive a pop-up warning upon clicking the Submit button.)

   - Application Type -- Use the dropdown to select the application and corresponding set of questions required by the company for new account submission.

   - Account State -- Use the dropdown to select the state for the account.

   - Responsible U/W -- Depending on your system configuration and login authority level, a dropdown will be displayed allowing you to specify a Responsible Underwriter for the account. To do so, select a name from the dropdown displayed.
     - The names that appear in this dropdown consist only of CSRs/Underwriters and Administrators having an aggregate authority level greater than zero in the specified module (Commercial, Contract, or both, depending on system configuration).
     - The Responsible U/W dropdown does appear to agent role types.

   **NOTE:** Fields marked with an asterisk (*) are required.

3. The Submit an Account: Choose Agency screen is displayed next, allowing the user to select the agency to which the new account will be associated.
○ To search for an agency, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the Submit button or press Enter to begin the search.

- When searching by Agency Code, the complete and exact agency code must be entered for the system to return any matching records.

- When searching by Agency Name, however, only partial information need be entered to conduct a search. For example, entering "Florida" as the specific search criteria will result in a listing of any agency with "Florida" appearing anywhere in its name.

4. A listing of all agencies matching the search criteria you entered is displayed. Find the agency in the listing to be associated with the new account, and click the corresponding Use this Agency hotspot to proceed to the next step.

○ If there is only one agency matching the criteria you entered, you will be taken directly to the next step.

5. The Submit an Account confirmation screen is displayed, listing the account name, account tracking number, application type, account state, and agency for the new account. At this point, a very basic account has been established in the system consisting merely of the elements listed. As the instructions on the screen now indicate, to continue with the application process for this account, click the Continue >>> button.

6. Upon clicking the Continue >>> button, the left navigation menu changes to display the full Submit an Account menu. To continue with this account, choose from the menu items shown. (For more information, please refer to Submit an Account).

○ If desired, you may exit the Submit an Account area at this point by clicking the Previous Menu hotspot on the left navigation menu. You may then return to complete the application process at a later time by accessing the account via the Incomplete Accounts screen of the Commercial or Contract Accounts area. (For more information, please refer to Incomplete Accounts.)
Submit an Account

After a basic account has been established in the system -- comprised only of an account name, tracking number, application type, state and agency -- the remainder of the application information for the account must also be entered. This includes the application questionnaire, any corporate or personal financials available, and work in progress data. Once all the required information has been entered, the user may mark the account as complete, which will move the new account into the Pending Accounts queue for underwriting review.

Users may complete the application process using the screens available in the Submit an Account area. This menu is accessed in one of two ways: (1) after initially submitting the basic account, by clicking the Continue >> button shown on the Submit an Account confirmation screen, or (2) by locating the record in the Incomplete Accounts listing from the Commercial or Contract Accounts area.

The left navigation menu changes to display the Submit an Account options, and the Submit an Account confirmation screen is displayed, confirming which account you have selected to update. If this is not the correct account, click the Find Another Incomplete Account button.

Once you have selected an account to update, you may perform the following actions:

- **Application**
- **Corporate Financials**
- **Personal Financials**
- **Work in Progress**
- **Mark as Complete**
- **Account Summary**

Application

Completing a full account application can be time-consuming depending upon the number of questions configured in the questionnaire. Be aware that it is a process that must be completed in its entirety, in sequence. There is no ability to partially save individual screens of the application process; the entire application must be completed at one sitting and submitted to the database.

1. To begin entering information for the account application questionnaire, click the Application hotspot on the left navigation menu.

2. The application will begin with a screen of Company questions.
   - The last question may ask “Is there another company to enter?” If you need to enter an additional company, such as a subsidiary, click “Yes” and click the Continue >> button to proceed to the next step. You will be presented with the same question set for any additional companies you wish to enter.
3. The next screen will require you to select a Lead Company out of all the companies entered. If only one company was entered in the previous step, the dropdown will default to preselect that company. Click the Continue>> button to proceed.

   - Once designated, the lead company for an account will serve two purposes. First, all financial analysis reports displayed in the Account Management area of **e-SURETY™** will be based on the lead company. Second, any bond issued for the account will automatically have the lead company pre-selected on the Submit a Bond: Review Screen's Applicant (Name as it to appear on bond) dropdown. (The selection may be modified, however, at the time of bond application to choose a non-lead company or even an indemnitor for the account.)

4. Following the Company questions will be questions related to the Indemnitors/Corporate Officers. As with the Company question set, you may have the opportunity (depending upon application type configuration) to enter multiple Indemnitors. It is not necessary, however, to select a lead indemnitor. Click the Continue>> button when you have entered the necessary indemnitor(s).

5. Depending on the application type configuration and the specific questions required by the bond company, a variety of data entry screens will be presented next. These may be related to banks, key personnel, CPAs, past work history, general references, and more.
   - Enter data into the fields on each of these pages, and click the Continue>> button to proceed to the next step.

6. The Submit an Account: Review Screen screen is displayed containing all the information that you have entered for this application.
   - Make any necessary changes to the information in the fields on this Review Screen.
   - When you are satisfied that everything is accurate, click the Submit button to submit the information to the bond decision engine.

   **NOTE:** Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

7. The Submit an Account: Processing screen is displayed next indicating that the system is submitting the account to the Decision Engine. As the instructions state, do nothing while the account is processing.

8. The Submit an Account: Decision screen is displayed indicating whether the account was automatically approved, rejected, or submitted to an underwriter for review. A summary of the submitted account is shown, displaying the account name, account tracking number, application type, account state, and agency for the account.

9. To continue working with the same account, choose from the menu items on the left navigation menu.

10. To view the account summary screen, click the View Account button in the upper right of the screen. This is the same as clicking the Account Summary hotspot from the left menu. Both of these options will open the account and display the Commercial or Contract Accounts menu in the left navigation area.
Corporate Financials

1. To enter financial information for any of the companies associated with this account, click the Corporate Financials hotspot on the left navigation menu. The system displays a listing of all companies, including the Name, Address, City, State, and Zip for each company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - To enter financial statements for additional companies that were not originally submitted during the application process, the new company information must be first be entered from the appropriate screen of the View Account area. New financials may then be entered from either the View Account or Incomplete Account areas, depending on the current status of the account. (For more information, please refer to View Account.)

2. In addition, each company listing includes a hotspot for the Financials associated with that company. To access the Financials associated with a particular company, click the Financials hotspot corresponding to that company. The system now displays the Corporate Financial History screen, listing any financial statements previously entered for this company, including the Statement Date, Statement Period, and Accounting Basis for each financial statement. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. To enter a new financial statement, click the Add hotspot located at the bottom of the list. The system now displays a data entry screen formatted like a corporate financial statement. For more information on entering data into this screen, please refer to Entering a Corporate Financial Statement.

4. To return to the Corporate Financials screen without entering a new financial statement, click the Return to Corporate Financials button.

Personal Financials

1. To enter financial information for any of the indemnitors/corporate officers associated with this account, click the Personal Financials hotspot on the left navigation menu. The system displays a listing of all indemnitors, including the Name, Address, City, State, and Zip for each indemnitor. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - To enter financial statements for additional indemnitors/corporate officers that were not originally
submitted during the application process, the new indemnitor information must be first be entered from the appropriate screen of the View Account area. New financials may then be entered from either the View Account or Incomplete Account areas, depending on the current status of the account. (For more information, please refer to View Account.)

2. In addition, each indemnitor listing includes a hotspot for the Financials associated with that indemnitor. To access the Financials associated with a particular indemnitor, click the Financials hotspot corresponding to that indemnitor. The system now displays the Personal Financial History screen, listing any financial statements previously entered for this indemnitor, including the Statement Date and Accounting Basis for each financial statement. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. To enter a new financial statement, click the Add hotspot located at the bottom of the list. The system now displays a data entry screen formatted like a personal financial statement. For more information on entering data into this screen, please refer to Entering a Personal Financial Statement.

4. To return to the Personal Financials screen without entering a new financial statement, click the Return to Personal Financials button.

Work in Progress

1. To enter work in progress information for this account, click the Work in Progress hotspot on the left navigation menu. The system displays a listing of all WIP records previously entered for this account, including the Project Name, Project Description, Obligee, Bond Number, and Contract Price for each WIP record. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To add a new WIP record to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the WIP information, then click the Add button.

   - Completed Job? -- If a project is marked as complete when initially entered into the system, it will not appear on the Work in Progress spreadsheet for future update. Instead, it will be included in the Completed Contracts Gross Profit report in the Financial > Analysis screen of the View Account area. (For more information, please refer to View Account.)

NOTE: Fields marked with an asterisk (*) are required.
4. To edit an existing WIP record in the system, locate the WIP record in the listing and click the corresponding Edit hotspot on the right. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

5. A message screen displays confirming that the record has been added or updated, and the listing of all WIP records is displayed again with the record now included/modified.

6. To return to the Work in Progress screen without entering or updating the record, click the Return to Table button.

Mark as Complete

Once you are satisfied that all of the required information has been entered for the account, in order for it to be moved to the Pending Accounts queue for underwriting review and subsequent approval, it must be marked as complete. While your corporate policies may require additional information, the e-SURETY™ system will only prevent a user from marking an account as complete if the application has not been entered.

1. To mark the account as complete and move it from Incomplete Accounts to the Pending Queue, click the Mark as Complete hotspot on the left navigation menu.

2. If not already displayed, the screen will change to the Submit an Account confirmation screen, listing the basic details of the account.

3. A popup message displays confirming that you wish to mark the account as complete.

4. Click OK to mark the account as complete.

5. A second popup message displays confirming that the account was marked complete and will be moved to the Pending Accounts queue. The account will no longer be found in the Incomplete Accounts listing.

6. To leave the account as incomplete, click the Cancel button on the confirmation popup message.

Account Summary

1. Clicking the Account Summary hotspot will open the account and display the Commercial or Contract Accounts menu in the left navigation area. (For more information, please refer to View Account.)
**Switch to Commercial / Contract**

If your e-SURETY™ system is configured with both the Commercial and Contract bonds modules, the **Switch to Commercial / Contract** hotspot will be displayed on your main navigation menu after initially logging in and selecting a module in which to work.

From the main navigation menu, click the **Switch to Commercial / Contract** hotspot. You will be taken directly to the main navigation menu of the other module.
**Contract Agents**

The **Contract Agents** menu contains selections to access all parts of the e-SURETY™ Contract module for purchasing and reviewing bonds and submitting accounts. In addition, a Find... hotspot allows the agent to search for either bonds or accounts from this menu without having to drill down further into specific sub-menus.

To display the following Contract Agents screens, click on the hotspots displayed to proceed to:

- Find ...
- Bonds
- Accounts
- Switch to Commercial
- Logout

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
Find ...

Use the Find ... screen to search for either bonds or accounts within the Contract module. You may search for a bond that has been purchased or is in the bond queue. Similarly, you may search for an account that has been approved or is in either the pending or incomplete accounts queue.

1. On the left navigation menu, click the Find ... hotspot.

2. To search for a bond or account, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the Find Bond or Find Account button to begin the search. The available options for searching include:
   - Bond Number
   - Bond Tracking #
   - Date Entered
   - Agency Code  [Admin, CSR or Reinsurer role types only]
   - Agency Name  [Admin, CSR or Reinsurer role types only]
   - Indemnitor Name
   - Indemnitor SSN #
   - Company Name
   - Company FEIN #
   - Account Name
   - Account State
   - Account Number
   - Account Tracking #
   - Account Status
   - Responsible Underwriter  [Admin, CSR or Reinsurer role types only]
   - Recent Bonds  [Admin, CSR or Reinsurer role types only]

NOTE: The following search criteria are applicable to Find Account only: Indemnitor Name, Indemnitor SSN #, Company Name, Company FEIN #, Account State, and Account Status. All remaining criteria can be used to locate either a bond or an account.

- When searching by Bond Number, Bond Tracking #, Date Entered, Agency Code,
Indemnitor SSN #, FEIN #, Account Number, or Account Tracking #, the information entered as the specific search criteria must be complete and exact for the system to return any matching records. For example, an entire Bond Number or Tracking Number must be entered for the system to return an exact match.

- When searching by Agency Name, Indemnitor Name, Company Name, or Account Name, however, only partial information need be entered to conduct a search. For example, by selecting "Account Name" as the search criteria and submitting "smith" as the specific data, the system will return all records containing the pattern "smith" anywhere in the account name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).

- When searching by Account State, you may enter either the correct two-character postal code for the state (e.g., "AZ") or a portion of the state name (e.g., "ariz") to conduct a search.

- When searching by Account Status, the search criteria text field will be hidden and a second dropdown will appear. Select the desired status from this dropdown, and click Find Account.

- When searching by Responsible Underwriter, enter the underwriter's initials.

- To search for any bonds or any accounts that have been entered into the system within the past two weeks, select Recent ... from the dropdown list. Click the Find Bond or Find Account button to begin the appropriate search.

3. Depending on the search completed, either a list of all bonds or all accounts matching the search criteria you entered is displayed. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

- If only one bond or account matches the search criteria, the details will appear in the corresponding View Bond or View Account screen.

- If there is more than one record matching the selected criteria, locate the item you wish to view in the list and click the corresponding Edit or View hotspot to proceed to desired bond or account.
Contract Agents (Bonds)

The Contract Agents (Bonds) menu contains selections to view bonds, purchase bonds, etc.

To display the following Contract Agents (Bonds) screens, click on the hotspots displayed to proceed to:

Recent Bonds
Find a Bond
Submit a Bid Bond
Convert a Bid Bond
Submit a Contract Bond
Main Menu
Logout

To return to the main navigation menu from the Contract Agents (Bonds) screens, click the Main Menu hotspot on the Contract Agents (Bonds) menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
Recent Bonds

Click the Recent Bonds hotspot to view all bonds that have been purchased or submitted for review within the past two weeks.

1. The system display a listing of all recent bonds, including the Tracking Number, Bond Number, Category, Applicant, Eff. Date, Exp. Date, Penalty, Date Entered, and Status for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

- If there is only one recent bond in the system, the bond details will appear in the View Bond screen.

- If there is more than one recent bond, locate the bond you wish to view in the list and click the corresponding View hotspot to proceed to the View Bond screen.
Find a Bond

Use the Find a Bond screen to search for any Contract bond in the system. The bond may be of any status -- purchased, under review, closed out, etc. -- and may have been entered at any point in time. A company user who is branch-restricted will only be able to search for bonds issued by agencies in the same branch or branches to which the user is assigned. Agents will only ever see bonds issued to their same agency.

1. On the left navigation menu, click the Find a Bond hotspot.

2. To search for a bond, enter a bond number, or highlight a different search method in the dropdown list and enter the relevant information in the data entry field beside it. After entering appropriate search criteria, click the Submit button or press Enter to begin the search. The search dropdown defaults to pre-select the Bond Number search criteria (new in version 4.5.13), although this may vary depending on your system configuration.

The available options for searching include:

- Bond Number
- Bond Tracking #
- Date Entered
- Agency Code [Admin, CSR or Reinsurer role types only]
- Agency Name [Admin, CSR or Reinsurer role types only]
- Account Name
- Account Number
- Account Tracking #
- Responsible Underwriter [Admin, CSR or Reinsurer role types only]
- Recent Bonds [Admin, CSR or Reinsurer role types only]

- When searching by Bond Number, Bond Tracking #, Date Entered, Agency Code, Account Number, or Account Tracking #, the information entered as the specific search criteria must be complete and exact for the system to return any matching records. For example, an entire Bond Number or Tracking Number must be entered for the system to return an exact match.

- When searching by Agency Name or Account Name, however, only partial information need be entered to conduct a search. For example, by selecting “Account Name” as the search criteria and submitting “smith” as the specific data, the system will return all records containing the pattern “smith” anywhere in the account name (e.g., John Smith, Mark Smithson, Letitia
When searching by **Responsible Underwriter**, enter the underwriter's initials.

To search for all bonds that have been purchased or submitted for review within the past two weeks, select **Recent Bonds** from the dropdown list. It is not necessary to enter any search criteria or even click the **Submit** button, as the system will begin the search immediately upon selecting **Recent Bonds** from the dropdown list.

The universal search character ^ can be utilized from this screen to return all bonds in the system; however, this is not recommended once a significant number of transactions have been entered in the system as it will affect performance while loading the results list.

3. A list of all bonds matching the search criteria you entered is displayed. The **Tracking Number**, **Bond Number**, **Category**, **Agency**, **Account Name**, **Penalty**, **Date Entered**, **Status**, and **Resp UW** for each bond is shown. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - If only one bond matches the search criteria, the bond details will appear in the **View Bond** screen.

   - If there is more than one bond matching the selected criteria, locate the bond you wish to view in the list and click the corresponding **Edit** hotspot to proceed to the **View Bond** screen.
Contract View Bond

The View Bond screen displays all of the information pertaining to a bond, including the basic bond details, agency and principal information, and all of the questions and answers submitted by the user during the Submit a Bond process. Depending on the current status of the bond, as well as your login authority level, this information may be presented either as read-only (non-editable) text or as data entry fields with the information already filled in.

The information displayed on the View Bond screen includes, but is not limited to, the following:

Near the top of the screen, under Bond Information, the line items for Last Action and Action Status will appear in bold text. This allows the user to quickly differentiate these items from the rest of the Bond Information.

To the right of the number displayed for Total Premium is a small icon of a dollar sign within a circle. Clicking this icon on either the View Bond screen or when viewing details from the Bond History screen will display a small popup window containing more information about how the premium and commission was calculated for the bond. Prior to the release of e-SURETY™ 5.1.0, this information was limited to the true base premium, completion time premium, maintenance premium and retainage premium (if included in your specific system configuration). This popup was expanded in version 5.1.0 to include the breakdown of premium and commission calculations by penalty tier. (For more information, please refer to Premium Breakdown Popup.)

Beginning with the 4.5.12 release of e-SURETY™, authorized users may make use of the Override Premium / Commission checkbox when performing certain actions on the View Bond screen. (For more information, please refer to Override Premium / Commission checkbox.)

In addition, the current Work on Hand calculations for the account appear as part of the bond details. Unlike the rest of the information on the screen, these are not the calculations submitted at the time of bond application, but rather a real-time calculation allowing the CSR/underwriter to evaluate the up-to-the-minute work on hand data, which includes any unbonded jobs or work in progress updates entered for the account since the time of bond application.

Based on the auto-reject and auto-accept rules configured for a particular bond type, some of the bond information may be displayed as colored text to authorized users. This allows the underwriter to quickly locate and review those areas needing further examination.

- Data entry fields that were required fields during the bond purchasing process appear in blue.

- Information that was submitted to the decision engine and failed a decision rule appears in red.
Information that was submitted to the decision engine and *passed* a decision rule appears in green.

**NOTE:** These colors are the default settings for the e-SURETY™ system. If these parameters were modified during the installation of your particular system, the colors you see may differ from above or may only appear as black text.

Depending on the current status of the bond, as well as your login authority level, a variety of buttons will be displayed in the upper right corner of the screen. In addition, a *Select Action* dropdown will appear on the left beneath the **View Bond** title.

Once in this area, you may perform the following actions (depending on the current status of the bond and your login authority level):

- **Exit Bond**
- **Diary**
- **Attachments**
- **Claims**
- **Billing**
- **Bond History**
- **Print Document Set**
- **Return to Bond List**
- **Do Action**

**Exit Bond**

To eliminate conflicts that might occur due to multiple users having access to the same database records simultaneously, the e-SURETY™ system grants modification rights to only one user at a time. As with other updatable screens in the system, the first user to arrive at the **View Bond** screen will be able to make changes to the record. Users who retrieve the same bond view while it is in use by another person will see a message indicating that the record is currently in use and by whom. A record may be **viewed** while it is locked by another user, just not **modified**.

When you are finished working in the View Bond area, click the **Exit Bond** button to exit the screen and unlock the record. If the **Exit Bond** button is not clicked, however, the record will still be unlocked as long as the user performs one of the following actions: clicks another navigation link, clicks the Logout navigation link, closes their browser’s tabbed window (IE7 +), or closes Internet Explorer completely. Users may briefly see a small, one-inch square popup window flash in the browser which is required in some instances to release the record lock.

**Diary**
Depending on your user role and the customizable security settings for that role, the **Diary** button may or may not appear on the View Bond screen.

1. To add or view the diary entries associated with this bond, click the **Diary** button at the top of the screen.

2. A popup window is displayed containing a listing of all bond diary entries, including the **Date**, **User** and **Diary Entry** for each item. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - To increase the size of the viewing area, position your mouse over any gray bar bordering the popup window. When the cursor changes to a double-headed arrow ( <--> ), click and drag the bar up, down, left, right, or diagonally with your mouse, as appropriate. Alternately, you could click the Maximize button in the upper right corner of the popup window to expand the window to the full screen size.

3. When you first arrive at this screen, the listing that is shown is an "unfiltered," or uncategorized, list of all bond diary entries that have been entered previously. To add a diary note, you must first select a status from the dropdown displayed at the top of the screen and click **Filter**. The options available vary depending on your system configuration.

4. A data entry field will be displayed on the resulting screen. Enter the diary entry, then click the **Add** button.

5. A message screen displays confirming that the record has been added, and the listing of all diary notes within the same category you initially selected is displayed again with the new record now included. To view all diary notes, highlight the first item in the dropdown entitled "Select Category" and click the **Filter** button.

6. To return to the Bond Diary screen without entering a new record, click the **Return to Table** button.

7. When finished, click the Close Window hotspot or the Close Window button ( X ) in the top right corner of your popup window.

**NOTE:** Fields marked with an asterisk (*) are required.

### Attachments

Depending on your user role and the customizable security settings for that role, the **Attachments** button may or may not appear on the View Bond screen. An attachment is any electronic file you wish to upload to the system to become a part of the bond record. As of e-SURETY™ version 5.0.2, there are no restrictions to the types of files that can be added to the system. Acceptable files types include, but are not limited to, the following: all Microsoft Office files (including Office 2007), Adobe PDFs, image files (.jpeg, .png, .gif, .tiff, etc.), text files (.rtf, .txt, etc.), and email files (.eml, etc.). Attachments can be password-protected, and filenames can contain periods. Also
new in this release is the fact that versioning of files is no longer tracked.

1. To access the attachments associated with this bond, click the attachments button at the top of the screen. The attachments button will only appear to users assigned to roles with this permission enabled.

2. A new screen appears containing a listing of all attachments, including the Filename, Category, Description, DateUploaded, Size and User for each item. In addition, buttons are displayed for Download and, if authorized for the user's role, Delete. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - To increase the size of the viewing area, position your mouse over any gray bar bordering the popup window. When the cursor changes to a double-headed arrow ( <-- > ), click and drag the bar up, down, left, right, or diagonally with your mouse, as appropriate. Alternately, you could click the Maximize button in the upper right corner of the popup window to expand the window to the full screen size.

3. To view or modify an attachment, click the Download button on the right of the listing on the Attachments screen. A popup window will present options to Open or Save the file or Cancel your action. It is recommended that you save the file so that you have control over where the file is stored on your computer. Otherwise the file opens in a remote temporary directory and is difficult to locate again if you neglect to do a “Save As” at that point.

   - If the file you are viewing is modified and you wish to upload the revised version, follow the steps below for adding an attachment to a bond.

4. To delete an attachment, click the Delete button on the right of the listing on the Attachments screen. The Delete button will only appear to users assigned to roles with this permission enabled. A popup appears asking you to confirm deletion of the record. Click the OK hotspot to remove the attachment, or Cancel to leave the attachment with the bond record.

5. To attach a new or revised file to the bond, click the Browse button located at the bottom of the list beneath the words "Browse to file to upload". The file field box and Browse button will only appear to users assigned to roles with this permission enabled.

   a. Browse to the directory where the file is stored on your computer.

   b. Highlight the filename and click Open, or simply double-click the filename to close the dialogue box that appears.

   c. Select a Category for the attachment from the dropdown that appears beneath the words “Select a category”. The first item to appear in the dropdown alphabetically is preselected by default, and if no category is specifically chosen by the user, this will be category assigned to the bond attachment.
d. If desired, enter text in the **Additional Description** field to further describe the attachment.

e. Click the **Submit** button when finished to upload the attachment to the bond. Clicking the Enter key on your computer while within this field does not upload the attachment to the system.

**NOTE:** If the file you are uploading is a *modified version* of an existing attachment, note that as of e-SURETY™ version 5.0.2, the revised attachment does not replace the existing attachment as it did previously. Instead, a second version of the file will now be displayed in the listing. If you do not wish to retain the older version and are authorized to do so, simply delete it from the listing.

6. To return to the **View Bond** screen, click the **Return to Bond** hyperlink at the bottom of the screen.

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**Claims**

This is an optional feature of the e-SURETY™ system. If licensed for your particular system, a bond's claim information is gathered from the mainframe daily and presented as a table of read-only (non-editable) fields on this screen. No additional functions are available.

1. To view any associated with this bond, click the **Claims** button at the top of the screen.

2. The system displays a listing of all claims, including the **File Date, File Amount, Pay Date, Pay Amount,** and **Status** for each item. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. To return to the bond view, click the **Return to Bond** hotspot at the bottom of the screen.

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**Billing**

This is an optional feature of the e-SURETY™ system. If licensed for your particular system, a bond's billing information is gathered from the mainframe daily and presented as a table of read-only (non-editable) fields on this screen. No additional functions are available.

1. To view the billing history associated with this bond, click the **Billing** button at the top of the screen.

2. The system displays a listing of all billing entries, including the **Premium Due, Payment Date, Payment Amount, Stop Payment, Write-off, Bill Sent, Date of Billing,** and **Update Status** for each item. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.
3. To return to the bond view, click the Return to Bond hotspot at the bottom of the screen.

**Bond History**

Depending on your user role and the customizable security settings for that role, the Bond History button may or may not appear on the View Bond screen.

1. To view the history associated with this bond, click the Bond History button at the top of the screen.

2. The system displays a listing of all bond actions that have occurred in conjunction with this bond, including the Action, Date, Notes, and User for each action. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. To view the details of a bond at the time when a particular action was taken, locate the bond action in the listing and click the corresponding View hotspot on the right.

4. The system now displays the Bond History Details screen which presents the bond view at the time when that particular action was taken. In addition, the bond notes entered at the time of the action will be displayed at the bottom of the screen. A Print Document Set button will also appear when appropriate, allowing you to access the document set associated with the bond for that particular action, if any.

5. To return to the current bond view from either location within Bond History, click the Return to Bond button at the top of the screen.

**Print Document Set**

1. To generate the appropriate document set corresponding to the current status and most recent action of the bond, click the Print Document Set button at the top of the screen.

   - The Print Document Set button will only appear if a document set has been properly configured for that bond type for the particular action.

   - To print the document set associated with this same bond, but for a previous action taken, please refer to Bond History.

2. Adobe Acrobat will be launched in the main “payload” area of e-SURETY™, and the document set will appear onscreen.

3. The document set may be printed by clicking the appropriate icon within the Adobe Acrobat window.

4. To return to the View Bond screen, use your browser’s Back button.
Return to Bond List

1. To exit the bond in order to select a different bond from the listing that was returned from your most recent Find a Bond search, click the Return to Bond List button at the top of the screen. The record will be unlocked for subsequent users.

**NOTE:** The Return to Bond List button is only available when you access the bond view from the Find a Bond screen. To return to the Pending Bonds or Renewals Pending queues, click the Exit Bond button at the top of the screen, then select the corresponding hotspot on the left navigation menu.

Do Action

While the e-SURETY™ automation services perform many of the actions on a bond “behind the scenes”, such as automatic renewals, you may perform certain actions manually while in the View Bond screen. The actions available will vary depending on the bond type, the current status of the bond, and your login authority level. Actions that may be taken on a contract bond are listed below. Click any action that appears as a hyperlink for more information.

- Approve Bond
- **Reassign for Approval**
- Reject Bond
- Convert Bid Bond
- **Update Bid as Lost**
- Attach Premium Bearing Rider
- Attach Non-Premium Bearing Rider
- Approve Premium Bearing Rider
- Reject Premium Bearing Rider
- Approve Non-Premium Bearing Rider
- Reject Non-Premium Bearing Rider
- **Renew Bond**
- Allow Future Automatic Renewals
- **Decline Future Automatic Renewals**
- Resubmit Rejected Renewal
- **Initiate Bond Closeout**
- Closeout Bond
- Reinstate Bond

1. To manually perform an action for a bond, highlight one of the actions in the *Select Action* dropdown list in the upper left corner of the screen and click the [Do Action] button.

   - For certain actions, a popup window will appear to warn the user that the action will be immediately processed. When this popup appears, the user may click "Cancel" to cancel the action or "OK" to continue. If "OK" is clicked, the action will be immediately processed, and even though a [Return to Bond] button will appear on the next screen, clicking that button will not cancel the action. These actions include:
     - Approve Bond
     - Reject Bond

   - For other actions, although there is no popup window to warn the user that the action will be immediately processed, the action selected will be immediately processed by the system as soon as the [Do Action] button is clicked. Again, even though a [Return to Bond] button appears on the next screen, clicking that button will not cancel the action. These actions include:
     - Approve Converted Bid Bond
     - Reject Converted Bid Bond
     - Reject Non-Premium Bearing Rider
     - Reject Premium Bearing Rider

   - For all other actions, the action will not be processed until the [Submit] button is clicked on the next screen that appears. In these cases, clicking the [Return to Bond] button does function as a cancellation button, and the action will not be processed by the system.

2. Depending on how the bond type was configured, the user will have an opportunity to add or modify information in data entry fields that are presented on one or more screens. In most cases, the user may also enter notes pertaining to the action taken.

   **NOTE:** The action notes are intended to be a brief comment on why the bond is being approved, rejected, etc, as these notes appear on the *Bond History* screen. There is no limit on the number of characters that may be entered in the action notes textbox. However, it is recommended that for lengthier comments and descriptions, users should submit an entry such as "See diary" into the notes field and make use of the bond diary and/or attachments to fully document the action being taken.
3. After entering any necessary information and/or notes, click the Submit button.

4. The system will verify both the user's individual authority limits and the account's single and aggregate limits.

5. After the system processes the submitted data, a bond action message will be displayed, including any approval or rejection messages, further instructions, and a bond number / bond tracking ID when applicable.

6. Click the Return to Bond button to return to the View Bond screen.

¹ While we recognize that premium bearing riders are not utilized in Contract Surety, e-SURETY™ makes premium bearing riders available as a method of correcting user data entry errors.
Submit a Bid Bond

To Submit a Bid Bond, users will be taken through a series of screens that define the type of bid bond they wish to submit and for which account.

1. On the left navigation menu, click the Submit a Bid Bond hotspot.

2. The Submit a Bid Bond: Choose Account screen is displayed.
   - To search for an account, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the Submit button or press Enter to begin the search.
     - When searching by Account Number, the information entered as the specific search criteria must be complete and exact for the system to return any matching records.
     - When searching by Account Name, only partial information need be entered to conduct a search. For example, by selecting "Account Name" as the search criteria and submitting "smith" as the specific data, the system will return all records containing the pattern "smith" anywhere in the account name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).
     - The universal search character ^ may not be utilized from this screen.
   - A listing of all approved and currently active accounts matching the search criteria you entered is displayed, including the name of the Account Number and Account Name. Rate Type may also appear as a column, depending on your system configuration. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.
   - Find the account in the listing on whose behalf you want to submit the bid bond, and click the corresponding Use this Account hotspot to proceed to the next step.

3. The Submit a Bid Bond: Choose Bond Type screen is displayed next.
   - Depending on your system configuration, a custom message may appear at the top of the Choose Bond Type screen when submitting a bond application.
   - Select the Bond Category and Company from the dropdown lists. The selections made in each dropdown determine the options that are available in the subsequent dropdown lists. Each subsequent dropdown will be auto-selected so that you do not have to tab to the next item after making a selection.
   - When all information has been selected, click the Continue >>> button.
To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

**NOTE:** Fields marked with an asterisk (*) are required.

4. The **Submit a Bid Bond: Premium Calculation** screen is displayed.

- Select an **Obligee Document Set** and **Attorney-in-Fact** from the dropdown lists.
  - If an Attorney-in-Fact dropdown is not displayed here, you may be asked to enter the Attorney-in-Fact name on a subsequent screen.

- The **Bid Date** field is prepopulated with the current date. The label of this field may differ depending on your system configuration.
  - To enter a different bid date, manually enter a valid date in the field or click the calendar icon to select a date from the popup calendar that appears. Clicking the < or > hyperlinks will scroll the calendar in one month increments, while clicking the << or >> hyperlinks will scroll the calendar a year at a time.
  - Depending upon how the bond type was configured, you may be restricted as to how many days the bid date may be pre-dated or post-dated.

- Enter the **Estimated Bid Amount** in the field provided. Do not enter a dollar sign. Any commas entered will be ignored. The label of this field may differ depending on your system configuration.

- Select a **Project Location/Risk State** from the dropdown list. State-mandated surcharges, such as the Florida Hurricane Assessment, will be calculated based on the risk state selected on the **View Bond** screen as opposed to the obligee state.
  - **NEW** As of the 5.1.0 release of **e-SURETY™**, the states displayed in the Project Location/Risk State dropdown can be optionally restricted to those states defined as "allowable" by the bond administrator for the bond configuration and the specific rate table assigned to it. If, when submitting a bond request, you do not see the state you need in the dropdown, it is likely that you have chosen the incorrect bond configuration, based on the carrier's restrictions.

- The **Billing Type** and **Payment Options** (if applicable) will be displayed as read-only text to authorized users.

- Authorized users will see an additional field displaying the **Agent Commission** as configured for that specific bond type. Depending on the bond and/or account configuration, this will be displayed as textbox or dropdown list. Each will be prepopulated as appropriate with either the fixed commission percentage or tiered commission table defined for the bond/account. The commission rate can be manually overridden at this point by entering a new number in the field or selecting a different commission table. The modified commission rate will only apply to the current transaction being entered; the default configured for the bond type/account will remain unchanged.
With the 5.0 release of **e-SURETY™**, authorized users may now enter an *Existing Bond Number*. If a user enters a bond number in this field, the system will use this exact number, rather than assigning the next number in the sequence. If this field is left blank, the system will function as it did before, and will assign the next bond number in sequence, as configured for the carrier.

- Click the **Continue >>>** button to proceed to the next step.
- To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

**NOTE:** Fields marked with an asterisk (*) are required.

5. The **Submit a Bid Bond: Premium Quote** screen is displayed summarizing the details of the bond application you are submitting. The name of the account and its responsible underwriter now appear in the upper right corner of the page. The agency name also appears in this same location to CSRs and bond administrators. This information will continue to be displayed through the **Submit a Bid Bond: Decision** screen.

- If all of the information is correct, click the **Continue >>>** button to proceed to the next step.
- To make changes to the information entered previously, use your browser's **Back** button to modify any of the previous screens.
- To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

6. The **Submit a Bid Bond: Choose Obligee** screen is displayed next.

- To search for an Obligee, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the **Submit** button or press Enter to begin the search.
  - When searching by *Obligee State*, you may enter either the correct two-character postal code for the state (e.g., "AZ") or a portion of the state name (e.g., "ariz") to conduct a search.
  - When searching by *Obligee Name*, only partial information need be entered to conduct a search. For example, entering "state" as the specific search criteria will result in a listing of any obligee with "State" appearing anywhere in its name.

- A listing of all Obligees matching the search criteria you entered is displayed, including the name of the *Obligee, Address, Address 2, City* and *State*. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

- Find the desired Obligee in the listing, and click the corresponding **Use this Obligee** hotspot to
proceed to the next step.

- If you cannot locate the Obligee you want, click the Return to Obligee Search located at the bottom of the list to complete a new search.

- If you are agent and cannot locate an existing Obligee in the system, click the Use this Obligee hotspot beside the listing entitled "Generic Obligee" for the appropriate state. You will have the opportunity to enter the necessary Obligee information on a subsequent screen.

- Bond Administrators and CSRs will see an additional hotspot at the bottom of the listing to Add a new Obligee. When clicked, a new screen in which to enter the Obligee is presented. After clicking the Add button, the Choose Obligee listing is shown again with the new record now shown. Click the Use this Obligee hotspot to proceed to the next step.

7. The Submit a Bid Bond: Work on Hand (Calculated) screen is displayed next to authorized users.

    - The system performs the following calculations based on all current information in the system for the account:
      - Total CTC for all In-Process WIP = The grand total of all Revised Estimated Cost to Complete entries from the current WIP schedule is used.
      - Total of all Outstanding Bid Bonds = The sum of all e-SURETY™-issued bid bond penalty amounts is used. These are approved bid bonds which have not yet been converted into another type of bond.
      - Interim Unbonded Contracts = Any interim value for unbonded contracts entered via the WIP schedule or previous bond request is used.
      - Interim Runoff = Any interim value for runoff entered via the WIP schedule or previous bond application is used.

    - Click the Continue >>> button to proceed to the next step.

8. A new Submit a Bid Bond: Work on Hand screen is presented to authorized users which asks if there are unbonded jobs that have not been entered into the system yet. Select "Yes" or "No" as appropriate and click the Continue >>> button.

    - If yes, continue to step 9.
    - If no, skip to step 11.

9. If you entered yes to the previous question, the Submit a Bid Bond: Work on Hand (Data Entry) screen
is displayed next to authorized users.

- The two values calculated previously for Total CTC for all In-Process WIP and Total of all Outstanding Bid Bonds are shown again, followed by the following data entry fields. These fields may already be populated with any previous entries made via the WIP schedule or previous bond request. These existing values may be modified, replaced with brand new entries, or cleared out altogether, as needed.

  - Interim Unbonded Contracts Description -- Enter text to explain what comprises the unbonded contracts amount to be entered.

  - Interim Unbonded Contracts Amount -- Enter a single value representing the sum of all unbonded contracts that have not been entered in the WIP schedule yet. Do not enter a dollar sign. Any commas entered will be ignored.

  - Interim Runoff Description -- Enter text to explain what comprises the interim runoff to be entered.

  - Interim Runoff Amount -- Enter a single value representing the total runoff for the above projects. Do not enter a dollar sign. Any commas entered will be ignored.

  - Notes -- Enter any optional notes, if desired.

**NOTE:** Fields marked with an asterisk (*) are required, although 0 is an valid entry if no figures are available.

10. The **Submit a Bid Bond: Work on Hand (Calculated)** screen is displayed next to authorized users.

    - All values calculated and/or entered on the previous screens are shown again, followed by the following calculations:

      - Total Work on Hand = ( Total CTC for all In-Process WIP ) + ( Total of all Outstanding Bid Bonds ) + ( New Unbonded Contracts Awarded ) - ( Total Runoff )

      - Total Line = The aggregate credit line currently authorized for the account.

      - Available Line = ( Total Line ) - ( Total Work on Hand ).

11. The **Submit a Bid Bond: Generic Obligee** screen is presented which asks if you selected a Generic Obligee on an earlier screen. Select "Yes" or "No" as appropriate and click the **Continue >>>** button.

    - If you are an agent and need to enter an Obligee because one was not found previously on the **Submit a Bid Bond: Choose Obligee** screen, select "Yes" to to enter the necessary Obligee information.

    - Bond Administrators and CSRs should always select "No" to bypass this screen, as they should
have entered the Obligee information (if one was not found) using the Add hotspot on the
Submit a Bid Bond: Choose Obligee screen.

12. The Submit a Bid Bond: Project (Bid) screen is displayed next. This screen of questions is required for all bid bonds. When all values have been entered, click the Continue >> button to proceed to the next step.

**NOTE:** Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

13. Depending on the configuration of each bond type and the specific information required in order to issue it, a variety of data entry screens may be presented, such as Subcontractors.

- Enter data into the fields on each of these pages, and click the Continue >>> button to proceed to the next step.

**NOTE:** Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

14. The Submit a Bid Bond: Review Screen screen is displayed containing all the information that you have entered for this bond application.

- Confirm that the name displayed in the Applicant (Name as it is to appear on bond) dropdown list at the top of the screen is correct. The choices available in this dropdown are the names of all companies and indemnitors associated with the account, and the default value preselected is the lead company for the account.

- Confirm that the Attorney-in-Fact, Document Set, and Project Location/Risk State dropdowns are correct.

**IMPORTANT!** If you are an agent who selected either an obligee-specific document set or a document set associated with an "existing" obligee at the beginning of the Submit a Bid Bond process, but then could not locate your obligee in the system on the Choose Obligee screen and instead entered obligee information on the Generic Obligee screen, it is imperative that you revise your document set selection to correspond to the generic obligee. Follow the instructions provided by your surety regarding document set selection in terms of generic obligees.

- Make any necessary changes to the information in the remaining fields on this Review Screen.

- When you are satisfied that everything is accurate, click the Submit button to submit the information to the bond decision engine.
NOTE: Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

15. The **Submit a Bid Bond: Decision** screen is displayed with one of the following messages:

- If the bond was **approved**, the approval message, bond number, tracking number, and bid date for the bond are displayed. Any additional messages or instructions from the surety are also displayed in bold text. To print the bond, click the **Print Document Set** button. To review the bond details, click the **Go to Bond** button to proceed to the **View Bond** screen.

- If the bond was **referred**, the resulting screen displays a message stating that the bond has been submitted to underwriting for review. A bond tracking number is given for reference. Any additional messages or instructions from the surety are also displayed in bold text. To review the bond details, click the **Go to Bond** button to proceed to the **View Bond** screen.

  **NOTE**: A bid bond will always be referred if either the single or aggregate line for an account is surpassed. A message at the bottom of the **View Bond** screen will indicate this as the reason for referral, but only if that is the **sole** reason for referral. If the bond has otherwise been referred based on an auto-accept rule, that underwriting question will appear as a "colored" line item (according to your system configuration and depending on your user authority), and the message regarding the account's line is **not** displayed in this case.

- If the bond was **rejected**, the resulting screen displays a message stating that the bond application on behalf of the applicant was declined. A bond tracking number is given for reference. Any additional messages configured for this bond type are also displayed. To review the bond details, click the **Go to Bond** button to proceed to the **View Bond** screen.
Convert a Bid Bond

To Convert a Bid Bond, users will be taken through a series of screens that define the type of bid bond they wish to convert and the type of bond to which it will be converted.

1. On the left navigation menu, click the Convert a Bid Bond hotspot.

2. The Convert a Bid Bond: Choose Account screen is displayed.
   - To search for an account, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the Submit button or press Enter to begin the search.
     - When searching by Account Number, the information entered as the specific search criteria must be complete and exact for the system to return any matching records.
     - When searching by Account Name, only partial information need be entered to conduct a search. For example, by selecting "Account Name" as the search criteria and submitting "smith" as the specific data, the system will return all records containing the pattern "smith" anywhere in the account name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).
     - The universal search character ^ may not be utilized from this screen.
   - A listing of all approved and currently active accounts matching the search criteria you entered is displayed, including the name of the Account Number and Account Name. Rate Type may also appear as a column, depending on your system configuration. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.
   - Find the account in the listing on whose behalf you want to convert the bid bond, and click the corresponding Use this Account hotspot to proceed to the next step.

3. On the next Convert a Bid Bond screen, a listing of all outstanding bid bonds for the selected account is displayed, including the name of the Tracking Number, Bond Number, Category, and Penalty.
   - Find the bid bond in the listing that you want to convert, and click the corresponding Convert hotspot to proceed to the next step.

4. The Convert a Bid Bond: Convert into Bond Type screen is displayed next.
   - Depending on your system configuration, a custom message may appear at the top of the Choose Bond Type screen when submitting a bond application.
Select the **Bond Class**, **Bond Category**, and **Company** from the dropdown lists. The selections made in each dropdown determine the options that are available in the subsequent dropdown lists. Each subsequent dropdown will be auto-selected so that you do not have to tab to the next item after making a selection.

- When all information has been selected, click the **Continue >>** button.
- To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

**NOTE:** Fields marked with an asterisk (*) are required.

1. The **Convert a Bid Bond: Premium Calculation** screen is displayed.
   - Select a **Obligee Document Set** and **Attorney-in-Fact** from the dropdown lists.
     - If an Attorney-in-Fact dropdown is not displayed here, you may be asked to enter the Attorney-in-Fact name on a subsequent screen.
   - The **Effective Date** field (previously labeled **Contract Date**) is prepopulated with the current date. The label of this field may differ depending on your system configuration.
     - To enter a different effective date, manually enter a valid date in the field or click the calendar icon to select a date from the popup calendar that appears. Clicking the `<` or `>` hyperlinks will scroll the calendar in one month increments, while clicking the `<<` or `>>` hyperlinks will scroll the calendar a year at a time.
     - Depending upon how the bond type was configured, you may be restricted as to how many days the effective date may be pre-dated or post-dated.
   - Enter the **Estimated Completion Date** in the field provided.
     - The field is prepopulated with the current date. To enter a different estimated completion date, manually enter a valid date in the field or click the calendar icon to select a date from the popup calendar that appears.
     - The estimated completion date entered must differ from the effective date entered.
     - If the bond type is configured to include any completion time surcharge, this will be calculated based on the number of months in excess of twelve after subtracting the date difference between the effective date and estimated completion date. Any time completion surcharge calculated will then be added to the base premium and will appear on the **Convert a Bid Bond: Premium Quote** screen (see below).
   - The **Contract Amount** is prepopulated with the entry submitted at the time of the bid. This value may be modified, if needed. Do not enter a dollar sign. Any commas entered will be ignored. The label of this field may differ depending on your system configuration.
   - If configured for your particular system, users may optionally enter a **Retainage Bond Amount**.
Users should enter the full amount of the retainage bond. The system will determine what percentage of the base penalty this amount represents, multiply it by 1% to obtain the retainage premium, and add it to the base premium, which will appear on the Convert a Bid Bond: Premium Quote screen.

- If configured for your particular system, users may optionally enter a Maintenance Term.
  - Users should enter the number of years for the maintenance term. If the value entered is 2 or greater, the system will calculate the additional maintenance premium based on any Maintenance Table specified in the bond configuration. This will also appear on the Convert a Bid Bond: Premium Quote screen.

- The Project Location/Risk State is prepopulated with the entry submitted at the time of the bid. This value may be modified, if needed. State-mandated surcharges, such as the Florida Hurricane Assessment, will be calculated based on the risk state selected on the View Bond screen as opposed to the obligee state.
  - As of the 5.1.0 release of e-SURETY™, the states displayed in the Project Location/Risk State dropdown can be optionally restricted to those states defined as "allowable" by the bond administrator for the bond configuration and the specific rate table assigned to it. If, when submitting a bond request, you do not see the state you need in the dropdown, it is likely that you have chosen the incorrect bond configuration, based on the carrier's restrictions.

- The Billing Type and Payment Options (if applicable) will be displayed as read-only text to authorized users.

- Authorized users will see an additional field displaying the Agent Commission as entered or selected at the time of the bid. Depending on the bond and/or account configuration, this will be displayed as textbox or dropdown list. Each will be prepopulated as appropriate with either the fixed commission percentage or tiered commission table defined for the bond/account. The commission rate can be manually overridden at this point by entering a new number in the field or selecting a different commission table. The modified commission rate will only apply to the current transaction being entered; the default configured for the bond type/account will remain unchanged. The calculated commission will appear as a dollar amount on the Convert a Bid Bond: Premium Quote screen.

- NOTE: Although the Existing Bond Number field will appear to authorized users (new in version 5.0), any bond number entered at this point will be ignored by the system. The same bond number assigned to the bid bond will be carried forward and used for the converted bond, as occurred previously in the system. The Existing Bond Number field will be removed from the Convert a Bid Bond: Premium Calculation screen in the next release of e-SURETY™.

- Click the Continue >>> button to proceed to the next step.
To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

2. The **Convert a Bid Bond: Premium Quote** screen is displayed summarizing the details of the bond you are submitting. The name of the account and its responsible underwriter now appear in the upper right corner of the page. The agency name also appears in this same location to CSRs and bond administrators. This information will continue to be displayed through the **Convert a Bid Bond: Decision** screen.
   - If all of the information is correct and you accept the quotation, click the **Continue >>>** button to proceed to the next step.
   - To make changes to the information entered previously, use your browser's **Back** button to modify any of the previous screens.
   - To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

3. The **Submit a Bid Bond: Project (Contract)** screen is displayed next. This screen of questions is required for all contract bonds. When all values have been entered, click the **Continue >>>** button to proceed to the next step.

   **NOTE:** Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

4. Depending on the configuration of each bond type and the specific information required in order to issue it, a variety of data entry screens may be presented, such as **Subcontractors**.
   - Enter data into the fields on each of these pages, and click the **Continue >>>** button to proceed to the next step.

   **NOTE:** Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

5. The **Convert a Bid Bond: Review Screen** screen is displayed containing all the information that you have entered for this bond purchase.
   - Confirm that the name displayed in the **Applicant (Name as it is to appear on bond)** dropdown list at the top of the screen is correct. The choices available in this dropdown are the names of all companies and indemnitors associated with the account, and the default value preselected is the applicant chosen when the bid request was submitted.
   - Confirm that the **Attorney-in-Fact, Document Set, and Project Location/Risk State** dropdowns are correct.
Make any necessary changes to the information in the remaining fields on this Review Screen. The question sets shown on this screen include all questions just asked during the conversion application process, as well as all questions asked at the time of bid bond. The bid bond questions and the responses entered at that time appear as "flooded" fields which may be modified, if desired, before submitting the conversion application.

When you are satisfied that everything is accurate, click the Submit button to submit the information to the bond decision engine.

NOTE: Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

6. The Convert a Bid Bond: Decision screen is displayed with one of the following messages:

- If the bond was approved, the approval message, bond number, tracking number, premium and effective date for the bond are displayed. Any additional messages or instructions from the surety are also displayed in bold text. To print the bond, click the Print Document Set button. To review the bond details, click the Go to Bond button to proceed to the View Bond screen.

- If the bond was referred, the resulting screen displays a message stating that the bond has been submitted to underwriting for review. A bond tracking number is given for reference. Any additional messages or instructions from the surety are also displayed in bold text. To review the bond details, click the Go to Bond button to proceed to the View Bond screen.

NOTE: A conversion will always be referred if either the single or aggregate line for an account is surpassed. A message at the bottom of the View Bond screen will indicate this as the reason for referral, but only if that is the sole reason for referral. If the bond has otherwise been referred based on an auto-accept rule, that underwriting question will appear as a "colored" line item (according to your system configuration and depending on your user authority), and the message regarding the account's line is not displayed in this case.

- If the bond was rejected, the resulting screen displays a message stating that the bond application on behalf of the applicant was declined. A bond tracking number is given for reference. To review the bond details, click the Go to Bond button to proceed to the View Bond screen.
Submit a Contract Bond

To Submit a Contract Bond, users will be taken through a series of screens that define the type of final bond they wish to submit and for which account.

1. On the left navigation menu, click the Submit a Contract Bond hotspot.

2. The Submit a Contract Bond: Choose Account screen is displayed.

   - To search for an active account, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the Submit button or press Enter to begin the search.

     - When searching by Account Number, the information entered as the specific search criteria must be complete and exact for the system to return any matching records.

     - When searching by Account Name, only partial information need be entered to conduct a search. For example, by selecting "Account Name" as the search criteria and submitting "smith" as the specific data, the system will return all records containing the pattern "smith" anywhere in the account name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).

     - The universal search character ^ may not be utilized from this screen.

   - A listing of all approved and currently active accounts matching the search criteria you entered is displayed, including the name of the Account Number and Account Name. Rate Type may also appear as a column, depending on your system configuration. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - Find the account in the listing on whose behalf you want to submit the contract bond, and click the corresponding Use this Account hotspot to proceed to the next step.

3. The Submit a Contract Bond: Choose Bond Type screen is displayed next.

   - Depending on your system configuration, a custom message may appear at the top of the Choose Bond Type screen when submitting a bond application.

   - Select the Bond Class, Bond Category, and Company from the dropdown lists. The selections made in each dropdown determine the options that are available in the subsequent dropdown lists. Each subsequent dropdown will be auto-selected so that you do not have to tab to the next item after making a selection.

   - When all information has been selected, click the Continue >>> button.
To cancel this bond purchase, click the [Cancel] button at the bottom of the screen.

**NOTE**: Fields marked with an asterisk (*) are required.

4. The **Submit a Contract Bond: Premium Calculation** screen is displayed.
   - Select an **Obligee Document Set** and **Attorney-in-Fact** from the dropdown lists.
     - If an Attorney-in-Fact dropdown is not displayed here, you may be asked to enter the Attorney-in-Fact name on a subsequent screen.
   - The **Effective Date** field (previously labeled **Contract Date**) is prepopulated with the current date. The label of this field may differ depending on your system configuration.
     - To enter a different effective date, manually enter a valid date in the field or click the calendar icon to select a date from the popup calendar that appears. Clicking the < or > hyperlinks will scroll the calendar in one month increments, while clicking the << or >> hyperlinks will scroll the calendar a year at a time.
     - Depending upon how the bond type was configured, you may be restricted as to how many days the effective date may be pre-dated or post-dated.
   - Enter the **Estimated Completion Date** in the field provided.
     - The field is prepopulated with the current date. To enter a different estimated completion date, manually enter a valid date in the field or click the calendar icon to select a date from the popup calendar that appears.
     - The estimated completion date entered must differ from the effective date entered.
     - If the bond type is configured to include any completion time surcharge, this will be calculated based on the number of months in excess of twelve after subtracting the date difference between the effective date and estimated completion date. Any time completion surcharge calculated will then be added to the base premium and will appear on the **Submit a Contract Bond: Premium Quote** screen (see below).
   - Enter the **Contract Amount** in the field provided. Do not enter a dollar sign. Any commas entered will be ignored. The label of this field may differ depending on your system configuration.
   - If configured for your particular system, users may optionally enter a **Retainage Bond Amount**.
     - Users should enter the full amount of the retainage bond. The system will determine what percentage of the base penalty this amount represents, multiply it by 1% to obtain the retainage premium, and add it to the base premium, which will appear on the **Submit a Contract Bond: Premium Quote** screen.
   - If configured for your particular system, users may optionally enter a **Maintenance Term**.
     - Users should enter the number of years for the maintenance term. If the value entered is 2 or greater, the system will calculate the additional maintenance premium based
on any Maintenance Table specified in the bond configuration. This will also appear on
the Submit a Contract Bond: Premium Quote screen.

- Select a **Project Location/Risk State** from the dropdown list. State-mandated surcharges, such
  as the Florida Hurricane Assessment, will be calculated based on the risk state selected on the
  **View Bond** screen as opposed to the obligee state.

- **NEW** As of the 5.1.0 release of e-SURETY™, the states displayed in the
  **Project Location/Risk State** dropdown can be optionally restricted to those states
  defined as "allowable" by the bond administrator for the bond configuration and the
  specific rate table assigned to it. If, when submitting a bond request, you do not see
  the state you need in the dropdown, it is likely that you have chosen the incorrect bond
  configuration, based on the carrier's restrictions.

- The **Billing Type** and **Payment Options** (if applicable) will be displayed as read-only text to
  authorized users.

- Authorized users will see an additional field displaying the **Agent Commission** as configured for
  that specific bond type. Depending on the bond and/or account configuration, this will be
  displayed as textbox or dropdown list. Each will be prepopulated as appropriate with either the
  fixed commission percentage or tiered commission table defined for the bond/account. The
  commission rate can be manually overridden at this point by entering a new number in the field or
  selecting a different commission table. The modified commission rate will only apply to the
  current transaction being entered; the default configured for the bond type/account will remain
  unchanged. The calculated commission will appear as a dollar amount on the **Submit a
  Contract Bond: Premium Quote** screen.

- With the 5.0 release of e-SURETY™, authorized users may now enter an **Existing
  Bond Number**. If a user enters a bond number in this field, the system will use this exact
  number, rather than assigning the next number in the sequence. If this field is left blank, the
  system will function as it did before, and will assign the next bond number in sequence, as
  configured for the carrier.

- Click the **Continue >>>** button to proceed to the next step.

- To cancel this bond purchase, click the **Cancel** button at the bottom of the screen.

**NOTE:** Fields marked with an asterisk (*) are required.

5. The **Submit a Contract Bond: Premium Quote** screen is displayed summarizing the details of the bond
you are submitting. The name of the account and its responsible underwriter now appear in the upper right
corner of the page. The agency name also appears in this same location to CSRs and bond
administrators. This information will continue to be displayed through the **Submit a Contract Bond:
Decision** screen.
If all of the information is correct and you accept the quoted premium, click the Continue button to proceed to the next step.

To make changes to the information entered previously, use your browser's Back button to modify any of the previous screens.

To cancel this bond purchase, click the Cancel button at the bottom of the screen.

6. The Submit a Contract Bond: Choose Obligee screen is displayed next.
   - To search for an Obligee, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the Submit button or press Enter to begin the search.
     - When searching by Obligee State, you may enter either the correct two-character postal code for the state (e.g., "AZ") or a portion of the state name (e.g., "ariz") to conduct a search.
     - When searching by Obligee Name, only partial information need be entered to conduct a search. For example, entering "state" as the specific search criteria will result in a listing of any obligee with "State" appearing anywhere in its name.
   - A listing of all Obligees matching the search criteria you entered is displayed, including the name of the Obligee Address, Address 2, City and State. This listing is sorted alphabetically by the column heading noted with a ^ . To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.
   - Find the desired Obligee in the listing, and click the corresponding Use this Obligee hotspot to proceed to the next step.
     - If you cannot locate the Obligee you want, click the Return to Obligee Search located at the bottom of the list to complete a new search.
     - If you are agent and cannot locate an existing Obligee in the system, click the Use this Obligee hotspot beside the listing entitled "Generic Obligee" for the appropriate state. You will have the opportunity to enter the necessary Obligee information on a subsequent screen.
     - Bond Administrators and CSRs will see an additional hotspot at the bottom of the listing to Add a new Obligee. When clicked, a new screen in which to enter the Obligee is presented. After clicking the Add button, the Choose Obligee listing is shown again with the new record now shown. Click the Use this Obligee hotspot to proceed to the next step.

7. The Submit a Bid Bond: Work on Hand (Calculated) screen is displayed next to authorized users.
The system performs the following calculations based on all current information in the system for the account:

- **Total CTC for all In-Process WIP** = The grand total of all Revised Estimated Cost to Complete entries from the current WIP schedule is used.

- **Total of all Outstanding Bid Bonds** = The sum of all e-SURETY™-issued bid bond penalty amounts is used. These are approved bid bonds which have not yet been converted into another type of bond.

- **Interim Unbonded Contracts** = Any interim value for unbonded contracts entered via the WIP schedule or previous bond request is used.

- **Interim Runoff** = Any interim value for runoff entered via the WIP schedule or previous bond application is used.

Click the **Continue >>>** button to proceed to the next step.

8. A new **Submit a Bid Bond: Work on Hand** screen is presented to authorized users which asks if there are unbonded jobs that have not been entered into the system yet. Select "Yes" or "No" as appropriate and click the **Continue >>>** button.

- If yes, continue to step 9.
- If no, skip to step 11.

9. If you entered yes to the previous question, the **Submit a Bid Bond: Work on Hand (Data Entry)** screen is displayed next to authorized users.

- The two values calculated previously for Total CTC for all In-Process WIP and Total of all Outstanding Bid Bonds are shown again, followed by the following data entry fields. These fields may already be populated with any previous entries made via the WIP schedule or previous bond request. These existing values may be modified, replaced with brand new entries, or cleared out altogether, as needed.

  - **Interim Unbonded Contracts Description** -- Enter text to explain what comprises the unbonded contracts amount to be entered.

  - **Interim Unbonded Contracts Amount** -- Enter a single value representing the sum of all unbonded contracts that have not been entered in the WIP schedule yet. Do not enter a dollar sign. Any commas entered will be ignored.

  - **Interim Runoff Description** -- Enter text to explain what comprises the interim runoff to be entered.

  - **Interim Runoff Amount** -- Enter a single value representing the total runoff for the above
projects. Do not enter a dollar sign. Any commas entered will be ignored.

- Notes -- Enter any optional notes, if desired.

**NOTE:** Fields marked with an asterisk (*) are required, although 0 is an valid entry if no figures are available.

10. The **Submit a Bid Bond: Work on Hand (Calculated)** screen is displayed next to authorized users.

   - All values calculated and/or entered on the previous screens are shown again, followed by the following calculations:
     - Total Work on Hand = ( Total CTC for all In-Process WIP ) + ( Total of all Outstanding Bid Bonds ) + ( New Unbonded Contracts Awarded ) - ( Total Runoff )
     - Total Line = The aggregate credit line currently authorized for the account.
     - Available Line = ( Total Line ) - ( Total Work on Hand ).

11. The **Submit a Contract Bond: Generic Obligee** screen is is presented which asks if you selected a Generic Obligee on an earlier screen. Select "Yes" or "No" as appropriate and click the **Continue >>** button.

   - If you are an agent and need to enter an Obligee because one was not found previously on the **Submit a Contract Bond: Choose Obligee** screen, select "Yes" to to enter the necessary Obligee information.

   - Bond Administrators and CSRs should always select "No" to bypass this screen, as they should have entered the Obligee information (if one was not found) using the **Add** hotspot on the **Submit a Contract Bond: Choose Obligee** screen.

12. The **Submit a Contract Bond: Project (Contract)** screen is displayed next. This screen of questions is required for all contract bonds. When all values have been entered, click the **Continue >>** button to proceed to the next step.

   **NOTE:** Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

13. Depending on the configuration of each bond type and the specific information required in order to issue it, a variety of data entry screens may be presented, such as **Subcontractors**.

   - Enter data into the fields on each of these pages, and click the **Continue >>** button to proceed to the next step.
NOTE: Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

14. The **Submit a Contract Bond: Review Screen** screen is displayed containing all the information that you have entered for this bond application.

- Confirm that the name displayed in the **Applicant (Name as it is to appear on bond)** dropdown list at the top of the screen is correct. The choices available in this dropdown are the names of all companies and indemnitors associated with the account, and the default value preselected is the lead company for the account.

- Confirm that the **Attorney-in-Fact, Document Set**, and **Project Location/Risk State** dropdowns are correct.

**IMPORTANT!**: If you are an agent who selected either an obligee-specific document set or a document set associated with an "existing" obligee at the beginning of the **Submit a Bid Bond** process, but then could not locate your obligee in the system on the **Choose Obligee** screen and instead entered obligee information on the **Generic Obligee** screen, it is imperative that you revise your document set selection to correspond to the generic obligee. Follow the instructions provided by your surety regarding document set selection in terms of generic obligees.

- Make any necessary changes to the information in the remaining fields on this Review Screen.

- When you are satisfied that everything is accurate, click the **Submit** button to submit the information to the bond decision engine.

**NOTE**: Fields marked with an asterisk (*) are required. If configured as such in your particular system, required fields may also appear as colored text.

15. The **Submit a Contract Bond: Decision** screen is displayed with one of the following messages:

- If the bond was **approved**, the approval message, bond number, tracking number, premium and effective date for the bond are displayed. Any additional messages or instructions from the surety are also displayed in bold text. To print the bond, click the **Print Document Set** button. To review the bond details, click the **Go to Bond** button to proceed to the **View Bond** screen.

- If the bond was **referred**, the resulting screen displays a message stating that the bond has been submitted to underwriting for review. A bond tracking number is given for reference. Any additional messages or instructions from
the surety are also displayed in bold text. To review the bond details, click the Go to Bond button to proceed to the View Bond screen.

**NOTE:** A contract bond will always be referred if either the single or aggregate line for an account is surpassed. A message at the bottom of the View Bond screen will indicate this as the reason for referral, but only if that is the *sole* reason for referral. If the bond has otherwise been referred based on an auto-accept rule, that underwriting question will appear as a "colored" line item (according to your system configuration and depending on your user authority), and the message regarding the account's line is not displayed in this case.

- If the bond was rejected, the resulting screen displays a message stating that the bond application on behalf of the applicant was declined. A bond tracking number is given for reference. To review the bond details, click the Go to Bond button to proceed to the View Bond screen.
**Contract Agents (Accounts)**

The **Contract Agents** (Accounts) menu contains selections to submit an application for an account, view existing accounts, etc.

To display the following **Contract Agents** (Accounts) screens, click on the hotspots displayed to proceed to:

- **Recent Accounts**
- **Find an Account**
- **Incomplete Accounts**
- **Submit an Account**
- **Main Menu**
- **Logout**

To return to the main navigation menu from the **Contract Agents** (Accounts) screens, click the **Main Menu** hotspot on the **Contract Agents** (Accounts) menu.

For general information about navigating within the system and viewing or entering data, please refer to **Using e-SURETY?**.
Find ...

Use the Find ... screen to search for a bond in either the Commercial or Contract module. You may search for a bond that has been purchased or is in the bond queue. The Find ... screen is only visible after initially logging into the system, prior to selecting a module in which to work.

The Find ... function differs from the Find a Bond function that is located within the CSR/Underwriting menu of each module because it allows you to search for a bond across both modules. The Find a Bond function, on the other hand, is specific to the module in which you are currently working. For example, if you click the Commercial Bonds hotspot immediately after logging in and proceed to the CSR/Underwriting menu, the only bonds that will be returned from a search on the Find a Bond screen will be Commercial bonds (and vice versa).

1. On the left navigation menu, click the Find ... hotspot.

2. To search for a bond, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it. Click the Submit button or press Enter to begin the search. The available options for searching include:
   - Bond Number
   - Bond Tracking #
   - Date Entered
   - Applicant Name
   - Social Security Number
   - Federal Tax ID Number
   - Agency Code [Admin, CSR or Reinsurer role types only]
   - Agency Name [Admin, CSR or Reinsurer role types only]
   - Responsible Underwriter [Admin, CSR or Reinsurer role types only]
   - Recent Bonds [Admin, CSR or Reinsurer role types only]

   - When searching by Bond Number, Bond Tracking #, Date Entered, Social Security Number, Federal Tax ID Number, or Agency Code, the information entered as the specific search criteria must be complete and exact for the system to return any matching records. For example, an entire Bond Number or Tracking Number must be entered for the system to return an exact match.

   - When searching by Applicant Name or Agency Name, however, only partial information need be entered to conduct a search. For example, by selecting "Applicant Name" as the search criteria and submitting "smith" as the specific data, the system will return all records containing
the pattern "smith" anywhere in the applicant name (e.g., John Smith, Mark Smithson, Letitia Wellsmith, Smith Brothers Inc.).

- When searching by **Responsible Underwriter**, enter the underwriter's initials.
- To search for all bonds that have been purchased or submitted for review within the past two weeks, select **Recent Bonds** from the dropdown list. It is not necessary to enter any search criteria or even click the [Submit] button, as the system will begin the bond search immediately upon selecting **Recent Bonds** from the dropdown list.
- The universal search character ^ can be utilized from this screen to return all bonds in the system; however, this is not recommended once a significant number of transactions have been entered in the system as it will affect performance while loading the results list.

3. A list of all bonds matching the search criteria you entered is displayed. The **Tracking Number**, **Bond Number**, **Category**, **Agency**, **Applicant**, **Penalty**, **Date Entered**, **Status**, and **Resp UW** for each bond is shown. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

- If only one bond matches the search criteria, the bond details will appear in the appropriate **Commercial** or **Contract View Bond** screen.
- If there is more than one bond matching the selected criteria, locate the bond you wish to view in the list and click the corresponding **Edit** hotspot to proceed to the **Commercial** or **Contract View Bond** screen.
**What's New in e-SURETY™ Version 4.0**

I. Nomenclature Changes

1. Bond templates, bond forms, bond document sets redefined
   a. A bond *template* is the “raw” or source file which recreates a bond document in either text format or as a scanned document. In addition, the template indicates which database fields should be overlaid by the system and where. In e-SURETY™ 4.0 or higher, templates are generated in Adobe Acrobat in .pdf format. When the template is used by the system and results in a flattened document populated with data, it is referred to as a “form”.
   - Changes to note: the 3.1 navigation hyperlink entitled Test Forms is now called Test Templates; the 3.1 Forms Library is now referred to as a Template Library; and the list of 3.1 Form Fields accessible from within the Maintain Bonds menu is now called Template Fields.

   b. A bond *form* is a single document generated by the system in which information from the database is overlaid onto a template. One or more forms comprise a bond document set.

   c. A bond *document set* consists of one or more forms required to properly complete a bond action. Each bond action will have one document set associated with it; however, this document set can be made up of multiple pages. For example, a document set associated with the action New Bond Purchase might consist of the following forms: (1) an application, (2) the bond form, (3) Power of Attorney, and (4) an execution report.
   - Changes to note: the buttons on the Buy a Bond: Decision and View Bond screens now read [Print Document Set] instead of [Print Form(s)].

2. Principal versus Applicant
   a. The term “Applicant” is now used consistently across the e-SURETY™ system instead of “Principal” to reinforce the concept of the single individual or entity whose name appears on the bond form, despite any additional principals or companies that may have been included in the bond application. The term Applicant replaces Principal in the Find a Bond search criteria dropdown lists, for example, as well as all tables displaying bond information, such as Pending Bonds, Renewals Pending, etc. For additional changes related to this topic, please refer to the modified Build/Maintain Bonds feature regarding Applicant template field names below.

II. New Features in e-SURETY™ 4.0
1. Find …
   a. A new hyperlink is available on the initial menu that appears immediately after a user logs into the system. This feature allows the user to search for a bond in either the Commercial or Contract module. You may search for a bond that has been purchased or is in the bond queue.

2. Reminders
   a. e-SURETY™ 4.0 now allows users to maintain a record of reminders for themselves within the system.
   b. After initially logging into the system, a welcome screen will be displayed with any personal reminders you have previously entered. This screen will be displayed again in the “payload” area of the browser every time you click the Main Menu hotspot from any sub-menu.
   c. In addition, your Reminders are accessible at any time using the View / Set hotspot that appears in the top banner of the browser after logging in. When this hotspot is clicked, the Reminders will open in a separate, pop-up window. After entering or viewing your reminders, simply close the new window to return to the screen in which you were working previously.

3. Reinsurance Companies and Reinsurers
   a. The new Reinsurance Companies screen of the System Tables menu allows the bond administrator to define and maintain the different reinsurance companies, as well as the reinsurers associated with them, that the e-SURETY™ system will use.
   b. A new login level for reinsurers has also been added to the system. Reinsurers are able to Find a Bond and view Pending Bonds in either module, as well as view Renewals Pending in the Commercial module.
   c. In addition, new options for selecting a reinsurance company to associate with a particular bond configuration are present on the Build a Bond > Configure Bond > Details screen.

4. Authority Levels
   a. The new Authority Levels screen of the System Tables menu allows the bond administrator to define and maintain the different levels that the e-SURETY™ system will use in assigning underwriting authority to bond administrators, CSRs/Underwriters, and reinsurers. The authority levels established can differ between the Commercial and Contract modules as well.
   b. Once established, individual users can be assigned to a particular authority level. If
they attempt to underwrite a bond exceeding either their single or aggregate limit, the bond is automatically referred. On the View Bond screen, the only dropdown action available to them in this case is Reassign for Approval. Selecting this option would display a list of those individuals having sufficient authority to process the bond.

- Changes to note: To distinguish between the new underwriting authority levels and the login authority level (CSR or Administrator) to which a user is assigned, the data entry field previously called “Auth Level” in e-SURETY™ 3.1 has been renamed “e-SURETY™ Authority”, while the underwriting authority levels are called Commercial and Contract Authority, respectively.

### III. Modified Features in e-SURETY™ 4.0

1. **Build / Maintain Bonds**
   a. The two screens in version 3.1 that were previously entitled Configure Bond and Configure Bond Details have been reorganized into three sub-screens under the heading Configure Bond:
      i. **Type**
         - This screen mirrors that which was previously called Configure Bond in version 3.1 with a new optional field for Configuration Code added in version 4.0. A configuration code will be used on a one-time basis by those customers converting legacy bond data into e-SURETY™. This code identifies a specific configuration in order for legacy bond data to be properly associated with its corresponding e-SURETY™ bond configuration.
      
   ii. **Terms**
       - The screen that is labeled Terms in version 4.0 contains all of the same fields and configuration options as the screen entitled Configure Bond > Details, with some new additions/modifications:
         1. Additional payment options are available for configuration based on whether a bond is to be direct billed, agency billed, or uses the agency default. The choices available in these dropdowns can be configured in the Dropdown Lists area of the Reference Tables menu.
         2. The Reinsure and Messages dropdowns have been moved to the new Configure Bond > Details screen.
         3. “As Entered at Application” is a new option for configuring the specified expiration date of a bond. If selected, a text field will appear at the time of bond purchase in which to
enter a specific expiration date.

iii. Details

- This new screen contains the following configurable options:

  1. Predate and Postdate limits: The numbers entered represent the maximum number of days prior to and following the current date. At the time of bond purchase, these limits will be imposed on the user when manually entering an effective date for the bond.

  2. Reinsurance Company: Select the Reinsurance Company, if any, from the dropdown displayed. If the bond type is covered under a reinsurance treaty, select the appropriate reinsurance company. Otherwise, select "None" (the default value).

  3. Messages: This selection box is the same one that appeared on the Configure Bond Details screen in version 3.1. This allows you to choose any messages that you would like appended to the final bond quotation, for example, a message indicating that a counter signature is required.

b. Applicant Template Field Names

i. As in e-SURETY™ 3.1, multiple principals and companies may be entered during the Buy a Bond process. As before, a dropdown box then appears near the top of the Buy a Bond: Review screen containing the names of any and all principals and/or companies entered in the previous screens. The name selected from this dropdown is then flooded to the field called ApclName, representing the single name that should appear on the bond form.

ii. An enhancement of e-SURETY™ 4.0 is that basic information for up to ten principals and/or companies is now stored in the database for use as bond template fields. Specifically, the full name, title and Social Security number of any principals entered into the system (10 max.) can be overlaid onto a bond form or application. For companies, the name and Federal Tax ID number for any entries made in the system (10 max.) are the fields now available for use on bond templates. These new template field names are listed under the Basic Bond Information subcategory of the Template Fields feature found in Maintain Bonds.

iii. For underwriting purposes, having detailed information on all principals and companies is desirable from a risk assessment point-of-view. However, only
one of these will be the applicant. Once a principal or company is selected from the dropdown list as the applicant for the bond, information is flooded from these principal or company fields into the appropriate applicant fields without any further typing by the user. Further, if the applicant changes at point in time, you change only the dropdown and the rest of the information is automatically properly populated throughout the bond documents.

iv. These co-applicant fields can be also used on bond templates, including the co-applicant name (whether it be an individual or a company), title (principal only), and identification number (either SSN or FEIN, as appropriate). These co-applicant-specific template field names can be found under the Basic Bond Information subcategory of the Template Fields feature in Maintain Bonds.

2. CSR/Underwriting Menu

   a. Pending Bonds
      i. Additional columns of information for the Bond Number, (Bond) State, Agency, and Responsible Underwriter are now displayed. The column formerly called “Date Entered” is now the Last Action Date for the bond.

   b. Find a Bond
      i. Users can now search for a bond using two new additional criteria: Social Security number and Federal Identification number.

      ii. An additional column of information for the Responsible Underwriter is now included in the table displayed.

   c. Buy a Bond
      i. Based on the new configuration details in Build a Bond, corresponding options may be present on the Buy a Bond screens.

      ii. In addition, bond administrators and CSRs see an editable field showing the agency commission as set up in the bond configuration. If desired, they may override the default commission at the time of bond application.

   d. Renewals Pending
      i. Additional columns of information are displayed, including State, Lead Time, and Days Until (Expiry). Lead Time indicates the Renewal Notice Period as set up in the bond configuration. Days Until (Expiry) indicates the number of days remaining until bond expiration (if positive) and the number of days past expiration (if negative). A “0” indicates that today is the bond’s expiration date.
e. View Bond
   i. Claims
      - This is an optional feature of the e-SURETY™ system. If included in your particular system, a bond’s claim information is gathered from the mainframe daily and presented as a table of read-only (non-editable) fields on this screen. No other functions are available.

   ii. Attachments
      - Using the document brokering system now available in version 4.0 (for more information, please refer to Document Brokering), users may upload a variety of files (MS Word, Excel, Visio, PowerPoint, Adobe PDF) to be associated with any bond. These documents are then accessible by any authorized user, allowing a bond’s history and all documentation associated with it to be viewed at any time.

   iii. Actions
      - Some additional bond actions are now available: Allow Future Automatic Renewals, Decline Future Automatic Renewals, Resubmit Rejected Renewals, Reassign for Approval
      - Initiate Cancellation now includes a mandatory field for Adjusted Base Premium ($) and Adjusted Commission Rate (%). Enter the new premium amount that is to go into effect upon cancellation of the bond, even if it is $0.00.

   iv. Bond Details – many new fields are now displayed in this area
      - Region appears as read-only text at all times
      - Branch is modifiable for pending bonds; appears as read-only text at all other times
      - Premium is now broken down into Base Premium, Surcharge, Total Premium
      - Billing Type appears as read-only text
      - Payment options appears as read-only text
      - Claims appears as read-only text (Yes or No)
      - Commission Rate appears as read-only text
      - Each bond can have a responsible underwriter assigned to it using a new dropdown present on the View Bond screen. In addition, a column indicating the initials of the responsible underwriter now
appears in the listing of bonds in the Pending Bonds and Find a Bond (results) screen.

f. Reports
   i. A hyperlink to a Reports sub-menu has been added to the CSR/Underwriting navigation menu.

3. Reference Tables
   a. The Forms Library has been renamed Template Library and utilizes the new e-SURETY™ 4.0 concept of document brokering. For more information on this concept, please refer to Document Brokering. For details on how to use the new Template Library, please refer to the appropriate section of the Help Files.
   b. Rate Tables
      i. In addition to a name change from Rate Types in 3.1, the Rate Tables screen also includes several new features:
         ■ A field has been added to enter an Effective Date for each rate.
         ■ Each rate table can be associated with a rate type, such as Standard, Preferred or Merit, as configured in Reference Tables > Dropdown Lists.
         ■ A field has been added for entering notes to provide documentation as to how each individual rate was determined.

4. System Tables
   a. Agencies > Agents
      i. It is now possible to enter a producer code to be associated with each agent added to the system.

5. Report Administration
   1. The navigation hyperlink on the Administrators main menu is now called Report Administration. Reports may still be viewed from within this menu, but the name change more accurately reflects the high degree of report administration that can be accomplished in this area. For more information about the reports provided with e-SURETY™ 4.0 as well as how to administer them, please refer to the appropriate section of the Help Files.

IV. Miscellaneous Changes to the e-SURETY™ Interface
1. The "Switch Interface" hyperlink allowing users to move between the Commercial and Contract modules of e-SURETY™ has been modified to read “Switch to Commercial” and “Switch to Contract”, respectively.

2. On all Add/Update screens, the Return to Table button has been moved from the upper right corner to beside the Add or Update button at the bottom of the data entry form.

3. Wherever information is displayed in tabular format containing a related sub-link (such as Agencies > Agents), a convenient "Return to _____ " hyperlink has been added to the bottom of the secondary table to allow for easier navigation between screens.

4. Obligee records can now be inactivated and subsequently recovered (if desired), rather than being removed from the system entirely.

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What's New in e-SURETY™ Version 4.5.10

The prominent functionality released in the bundled version of e-SURETY™ 4.5.9 and 4.5.10 is the ability to retrieve individual credit scores and reports during the bond and/or account application process from either the Experian or TransUnion consumer credit reporting bureaus.

New Features Added in 4.5.9 & 4.5.10:

I. Commercial and Contract Bonds

1. Credit scores and reports from Experian and TransUnion credit reporting bureaus
   - Credit scores and reports can be captured during the Buy a Bond process within the Commercial module. Bond administrators can now configure auto-accept and auto-reject rules based on credit score for automatic underwriting of these bond types.
   - Credit scores and reports can be captured during the Submit an Account process within the Accounts module. In addition, credit scores for an account's indemnitee(s) can be "refreshed" or updated periodically via the personal financial statement screen when adding new financial statements.

2. Issuing bonds internationally
   - All eight U.S. territories and their correct U.S.P.S. postal abbreviations have been added to the system's dropdown list of states. The display of these can be controlled by the bond administrator via the System Tables > State Surcharges screen of e-SURETY™.

3. Bond administrator control of SAA codes displayed when building and maintaining bonds
   - In the System Tables > SAA Codes screen of e-SURETY™, bond codes can be designated with a code so that they appear in either the Commercial, Contract, or both modules.
   - In addition, the angle brackets -- [ ] -- appearing around numbers in the Bond (SAA) Code dropdown on the Configure Terms screen has been removed to allow users to quickly find a range of codes by typing a single number.

4. Returning all records on certain system screens
   - A special search feature on the "Find" screens of e-SURETY™ will now return all records found. The carat character ^ is recognized as a special search code when entered as search criteria that will return all results when searching for either bonds or accounts on the CSR/Underwriting "Find" screens, or obligees and agencies on the
corresponding System Tables screens.

5. All monetary values displayed in a tabular (column) format throughout the system now appear as right-justified values.

II. Contract Bonds

1. Specialty surety

   ■ For specialty surety carriers, the account line utilized is based on bonded (system-issued) jobs only, not unbonded jobs. This is a parameter-driven feature for clients who opt to utilize this functionality.

2. WIP updates

   ■ For all projects, whether system-issued contract bonds or unbonded jobs, the original estimated profit field is now editable as long as its value equals zero. Once a value for original estimated profit is entered, the field appears thereafter as read-only and may not be modified.

   ■ Users are now prevented from submitting a pending WIP record set having the same date as the current.

   ■ WIP calculations can optionally be displayed as whole number values (i.e., rounded up to nearest dollar). This is a parameter-driven feature for clients who opt to utilize this functionality.

   ■ All WIP calculations now appear as right-justified values.

3. Ratio benchmarks on the Account > Profile > Financial screen

   ■ A dropdown now appears on the Account > Profile > Financial screen which displays up to eight of the most recent financial statements entered for the lead company for the account, regardless of statement period (e.g., annual vs. quarterly). By default, the dropdown is preselected with the most recent year-end statement for the lead company, but users may click another option in the dropdown to display values from the new statement selected.

4. fcsTransSync

   ■ When contract bond transactions are pushed to fcsTransSync, the SAA Code that is passed will draw from either the SaaCode from the bond configuration OR the value entered by the user during Contract bond application. If an SAA code is entered at bond application, that value will be pushed to TransSync; if not, the value from the bond configuration will be used.
What's New in e-SURETY™ Version 4.5.12

e-SURETY™ version 4.5.12 featured changes to how Contract bonds were processed in terms of premium calculation, bond closeout, and work on hand.

New Features Added in 4.5.12:

I. Contract Bonds

1. The Contract Premium Quote screen now displays the full commission amount, rather than the commission percentage or table used. The Contract View Bond screen now includes the commission amount in addition to the commission percentage or table.

2. An optional parameter-based rule now allows users to approve account-based bonds in either module which exceed the account's single or aggregate line as long as the bond penalty is within the underwriter's single / aggregate limit.

3. Premium for bonds in the Contract module can now be calculated to include optional completion time, retainage and maintenance premium amounts.

4. A calculator now appears on the Contract Initiate Closeout screen allowing a user to modify the final contract price. When submitted, the premium and commission will be recalculated based on the new value. Differences in penalty, premium and commission are also calculated, with all fields now available as template overlay fields.

5. The Contract Work on Hand functionality has been expanded to now function as an "interim" WIP. W.O.H. values entered during the Submit a Bond process, via the View Bond screen or during a WIP update are now used to increase/decrease the available surety credit.

II. System-Wide

1. Throughout the application, wherever records are displayed in a table format with clickable column headers, users may now sort columns in both ascending and descending order.
What's New in e-SURETY™ Version 4.5.13

version 4.5.13 introduced wholesaler functionality to the system.

New Features Added in 4.5.13:

I. Commercial Bonds

1. Agents may now operate as wholesalers, whereby they may issue bonds in the system through a number of sub-agencies. Agencies are now designated as being wholesaler, sub-agency, or standard agency.

2. A new parameter allows clients to eliminate rounding of premium at each step of the Commercial bond premium calculation process when applying multi-year discounting. Rounding may now be applied upon the final calculation only.

3. Clients to now opt to define what the Commercial Find a Bond search type dropdown will default to. (Applicable to the universal Find... after initial login and Commercial Bonds > Find a Bond screens only. All account-related Find screens will continue to default to search by Account Name.)

II. System-Wide

1. Users may now utilize the Old Republic and ChoicePoint credit services, in addition to the existing bureaus available: Experian, TransUnion, and Equifax.

2. Increased security has been applied to all PDFs generated by the system, preventing modification of bond documents in any attempt of fraud.

3. A new parameter now allows client to opt whether state surcharges will be rounded prior to being added to the base premium. (Surcharge was not previously rounded.)

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What's New in e-SURETY™ Version 4.5.7

The bundled release of e-SURETY™ version 4.5.6 and 4.5.7 contains improvements and defect resolution focused primarily in the area of Contract account maintenance and bond issuance. In addition, an additional layer of security to prevent against a form of hacking known as SQL injection attacks has been added. The following is a list of highlighted items contained within this release and their impact on user interaction within the application, if any.

New Features Added in 4.5.6 & 4.5.7:

I. SQL Injection

1. To prevent against potential SQL injection attacks (a form of hacking in which users attempt to access and compromise an application's database by entering malicious code into standard data entry fields), certain words and characters are now forbidden in any text field throughout the user interface.

2. While the majority of banned characters and illegal words are not those users would typically encounter in their normal interaction with e-SURETY™, the following are some words (and their specific usage) that bond administrators and other users will need to avoid.

   - The word *select* is illegal only if followed anywhere by the word *from*
   - The following words are illegal only if followed by a space and/or any other word: delete, insert, update
   - Two dashes are illegal only if followed by delete, insert, update, or select and then followed by a space and/or any other word
   - Semicolons are illegal only if followed by delete, insert, update, or select and then followed by a space and/or any other word

3. If these words or phrases are entered, users will see a message in red that reads: SQL injection error occurred.

4. To correct unintentional entry of any illegal text after receiving the error message, users can use their browser's Back button and modify the data entry field.

5. There will be no repercussion if any of these words or phrases are currently stored in the client's existing database. However, the first time a user tries to edit such an existing entry, the error message will be displayed and they will need to correct the text being submitted.

6. For tips on working with existing dropdown lists which may utilize the phrase *Select from below*, please refer to Additional Considerations Regarding Dropdown Lists.
II. **Commercial & Contract Bonds**

1. **Premium Calculation Protection**

   - **Configure Bond Type**
     - In previous releases of **e-SURETY™**, bond administrators were presented with a popup message warning against changing vital features of a bond configuration at all times. Now users are only shown a warning if there are indeed issued bonds for that bond type. If the message is not displayed, bond administrators can be confident that they may safely change any element on the bond configuration's Type screen since there are no bonds issued against it.

   - **Configure Bond Terms**
     - If there are issued bonds against the bond type, bond administrators will be unable to change the bond configuration's premium calculation type (i.e., *term, annual or continuous* designation). These radio buttons will appear as greyed-out items that cannot be edited. If no bonds have been issued for that particular bond type, the premium calculation type may be changed.

2. **Freeform Formatting of Bond Templates**

   - Bond administrators may now take advantage of "freeform formatting" on their Adobe Acrobat bond templates. Any spaces entered following the "=" are correctly displayed between text and/or template fields.
What's New in e-SURETY™ Version 4.5.8

Key features added in the 4.5.8 release of e-SURETY™ include the functionality for maintaining Commercial Accounts and the ability to offer tiered agency commissions in the Contract module.

New Features Added in 4.5.8:

I. System-Wide

1. Email alerts

   ▪ An email is sent to the Responsible Underwriter(s) when their bond or account has been approved/rejected by another user. Similar emails are sent to any user who had previously reassigned the bond/account to another user.

2. Agency and account information displayed throughout Buy a Bond process

   ▪ The name of the agency issuing the bond now appears in the upper right corner of the page to CSRs and bond administrators. In addition, when the bond is being issued to an account, the name of the account and its responsible underwriter will appear in this same location to all users. This information will continue to be displayed through the Buy a Bond: Decision screen.

3. Bond History

   ▪ The action notes entered for each bond action are now displayed on the initial Bond History screen. It is no longer necessary for users to click the View hyperlink for each action item and scroll to the bottom of the screen to view the notes entered by another user.

4. Bond approvals

   ▪ A popup message is now displayed warning users that when selecting either the Approve Bond or Reject Bond action items, the bond will be immediately approved/rejected, with only the opportunity to enter notes on the following screen. This alert now provides an option to cancel the selected action and not proceed with the chosen bond action.

II. Commercial Bonds

1. Commercial Accounts

   ▪ Accounts may now be given a Commercial line of credit/authority, and users may be assigned individual authority levels pertaining specifically to Commercial bond activity.
All account functionality previously available solely in the Contract module is now available for accounts assigned a Commercial line of credit. The only exceptions are that (1) Commercial bonds issued to an account are not added to the WIP schedule, and (2) tiered commission rates are only available when issuing Contract bonds to an account.

III. Contract Bonds

1. Tiered agency commissions

   - Agencies can be provided a tiered commission structure when issuing Contact bonds (only). Commission tables can be administered via the System Tables area of e-SURETY™. Agencies may be assigned a default commission table, and these defaults may be adjusted at both the account level as well as at the time of bond issuance.

2. Renewable contract bonds

   - Contract bond types may now be configured as renewable, with a specified term limit and renewal options.

3. Risk state

   - When contract bonds are issued, users must now select a risk state, which is equivalent to the project location. Initial selection is made on premium calculation screen, and may be modified at subsequent bond actions (premium-bearing rider, etc.)

4. Rate types

   - Prior to the 4.5.8 release of e-SURETY™, the rate type chosen for an account was merely a designation for reporting purposes. Now, each rate type can be configured with a numeric modifier that will adjust the premium calculated for a Contract bond accordingly.

5. Account responsible underwriter

   - A user is selected as the responsible underwriter for an account at the time of account submission rather than at account approval. This is a parameter-driven option that clients may choose to toggle on/off.

6. Obligee status letters

   - A new question set has been added to the Contract Bond Question Set library for capturing information at the time of Contract bond issuance regarding obligee status letters and the address to which they should be sent. A new standard report will generate a set of letters using the address entered by the user. If no information was
entered at the time of bond issuance, then the address used will be that of either the
generic obligee entered or the system obligee chosen, as appropriate.

7. Account question sets

- New question sets have been added to the Account Question Set library for Collateral, Insurance, and Subcontractors.

8. Bond approvals

- An optional parameter-driven feature has been added which stipulates that if as long as an account has a sufficient single/aggregate limit, any underwriter may approve the pending bond or bond action, regardless of their individual underwriting authority.

9. Account History

- The action notes entered for each account action are now displayed on the initial Account History screen. It is no longer necessary for users to click the View hyperlink for each action item and scroll to the bottom of the screen to view the notes entered by another user.

10. Search functionality

- When searching for accounts or bonds within the Account module, the Account name is preselected in the search criteria dropdown on all Find an Account and Find... screens.

11. Corporate Financial statements

- If only one CPA has been entered for an account, that CPA's name is automatically preselected when new financial statements are entered.

- When new financial statements are entered, the bank LOC field is prepopulated with the information entered at the time of original account application (or subsequent updates made to bank information).
What's New in e-SURETY™ Version 4.5.3

Version 4.5.3 is the seminal release of e-SURETY™. With this release, our Contract bond module has achieved functional maturity while maintaining the logical flow and ease-of-use that has become the hallmark of the e-SURETY™ application. Version 4.5.3 offers extensive account management and financial analysis tools, in addition to the same automated bond underwriting processes you've come to rely upon in e-SURETY™.

Accounts may be entered into the system by answering a series of screens of questions, just as with bonds. Account questionnaires are maintained by administrative users in the same fashion as bond type configurations and can have underwriting rules applied just as easily. As part of the application process, information may be collected regarding companies and indemnitors, financial statements, and work in progress records.

Complete financial statements may be entered with ease -- and all of the calculations are completed for you. 5-Year % Ratio Trend Analysis and 5-Year Totals reports from these balance sheets provide invaluable data to analyze the financial stability of an account. Quarterly work in progress updates may be entered in a familiar "spreadsheet" format, and resulting WIP analysis and gross profit reports may be viewed.

You will recognize many of the bond functions with which you are already familiar being utilized within the account management area: searching for accounts based on a dropdown of search criteria; locating pending accounts in the appropriate queue; accessing an account's entire history from a View Account screen; manually approving, rejecting or updating accounts; entering diary notes for an account; uploading attachments; and much more. In addition, a separate menu bar for Incomplete Accounts allows the user to quickly locate accounts that have various components of the application package missing in order to enter the necessary information.

The Bonds area of the Contract module allows the user to submit and subsequently convert bid bonds, as well as submit contract bonds to the e-SURETY™ system and its trademark Decision Engine. Work on hand data can be collected and calculated seamlessly within the bond submission process. The View Bond screen allows authorized users the ability to convert bid bonds, update lost bids, closeout bonds, and attach riders as necessary.

New Features Added in 4.5.3:

I. Accounts (Contract)
   1. Maintain Applications
      - The questionnaire(s) used for account application may be maintained by the bond administrator in the same manner as bond type configurations. The bond administrator has the authority to make modifications to any aspect of an existing application directly within the interface, including its configuration details, question sets, and auto-reject/auto-accept rules.
      - An extensive Account Question Set Library comes pre-installed with e-SURETY™ 4.5.3, allowing the bond administrator to configure your specific
application with questions from categories ranging from companies, indemnitors/corporate officers, key personnel, bank/credit, general reference, prior job history, CPA firms, and previous bonding companies. As with bond question sets, additional questions may be added via the Reference Tables area of the system.

2. View Account

- The numerous screens in the account management area are easily accessible using a centralized navigation bar that is always visible at the top of any account screen. Selecting from options available in this multi-tiered navigation bar, users can access the account summary screen, where various actions may be taken upon the account by authorized users, as well the complete history of the account.

- The account profile provides a comprehensive "snapshot" of an account, displaying at a glance the overall composition of the account as well as its current financial condition.

- Users can view the complete questionnaire that was submitted at the time of account application, and modifications may be made to any component of the application through various update screens.

3. Account Financials

- The corporate financial statement has been expanded to include calculations for nearly two dozen financial analysis ratios, such as the current ratio, quick ratio, debt to equity, and more. Each section of the personal and corporate financial statement allows for up to five custom line items in addition to those available in the comprehensive balance sheets presented onscreen.

- The new Reference Tables > Financial Defaults menu allows the bond administrator to enter the default As Allowable percentages used in the personal and corporate financial statements. These percentages appear pre-populated to ease in data entry, but the values may be overridden on the corporate financial statement, if desired. Alternately, the user may manually enter As Adjusted values directly into the balance sheet. The functionality exists to then recalculate the financial statement based on the overridden values.

- Trending and financial analysis of an account can be performed via the 5-Year % Ratio Trend Analysis and 5-Year Totals reports which are compiled by the system and easily viewed in the View Account area.

4. Account Activity

- Data may be entered and viewed for both "bonded" (e-SURETY™-generated bonds) and "unbonded" projects (which, while technically may be bonded, were derived outside of e-SURETY™). Once in the system, quarterly Work in Progress updates may be entered in a spreadsheet-style screen allowing the user to
easily tab between data entry fields. The "Save As Pending" button offers the option of completing partial saves of their data entry. Users may then return at a later time, retrieve the pending entries, and finish the WIP update.

- Extensive WIP calculations are performed by the system, and reports are generated for WIP analysis (including the full historical record for each account), gross profit analysis, and completed contracts gross profit analysis.

5. Account Documentation
- As with bonds, diary notes may be entered for an account, and any Microsoft Office or Adobe PDF document may be uploaded to the system as an account attachment.

II. Bonds (Commercial / Contract)

1. Work on Hand
- Entering new unbonded jobs and calculating work on hand totals for an account has been built into the Submit a Bond process. The user can enter totals for new unbonded contracts awarded and runoff, and the system will display the total work on hand, total credit line, and available line calculations for the account, providing instantaneous data to aid in underwriting.

2. Generic Obligee
- This feature enables the e-SURETY™ user to enter the Obligee information at the time of bond application as a question set during the Buy a Bond process. This is useful if a state has a generic bond form that can be used for an unlimited number of Obligees. Bond types would be configured to allow users to enter any Obligee name they desired when applying for a bond.

3. Generic Attorney in Fact
- This feature is intended for those customers who do not wish to maintain a current record of which agents utilizing the e-SURETY™ system are designated as Attorneys in Fact (as defined in the Agencies area of the System Tables). Instead, the name of the Attorney in Fact can be entered at the time of bond application as a question set during the Buy a Bond process.

4. Administrators and underwriters can now use a Responsible Underwriter’s initials as search criteria when searching for bonds in both the Commercial and Contract modules, as well as for accounts in the Contract module.

5. The Find a Bond search criteria have been expanded in the Contract module to allow for searches by account name or number. A "universal" Find … screen in the Contract module allows the user to search for either bonds or accounts conveniently from a single screen.
6. On search screens containing the ability to search for “recent” records, such as Find a Bond or Find an Account, it is no longer necessary to click the Submit button after selecting “Recent”, as the system will begin the search immediately upon selecting this option from the dropdown list.

I. Reference Tables (Commercial / Contract)

1. Entries in the Dropdown Lists and Messages screens within the Reference Tables area now follow the Screenflow™ structure of the rest of the e-SURETY™ application: records are now inactivated rather than removed.

2. The full text of Messages entered in the Reference Tables area can now be up to 1000 characters long. The name of the message may contain up to 100 characters.

II. System Tables (Commercial / Contract)

1. When entering an agency in the System Tables area of e-SURETY™, users may enter a default commission rate for the agency. This default commission rate will automatically "flood" or pre-populate the commission rate field when working in the Build a Bond or Maintain Bonds screens to Assign Agencies.

2. The functionality has been added for users to easily assign multiple bond type configurations to an agency with the click of a button rather than individually maintaining bonds to complete the agency's bond assignments. Working within the Agency > Bonds screens of the System Tables area of e-SURETY™, users can opt to Add All Bonds or Add Agency Bonds to an agency. Selecting the former copies all bond types configured in the system to the agency; selecting the latter allows the user to choose one agency from which to copy all configurations to the new agency, allowing for quick inclusion of a new agency into an existing program.

3. Notary expiration date has been added as a data entry field when entering companies in the System Tables area of e-SURETY™. This field may be used as a template field on bond forms as well.

III. Universal Changes to the e-SURETY™ Interface

1. Pagination functionality has been implemented on all screens where the potential for large numbers of records to returned exists. Instead of displaying every record in the system on a single screen, and potentially impacting server download time, the records are broken into groups or "pages". While this is customizable by your system administrator, the default number of records displayed on these screens is 50. For each additional group of 50 records, a
2. The length of text boxes used for data entry across the e-SURETY™ system has been increased. More user input is visible now within the text box before scrolling occurs.

IV. Standard Reports (Commercial / Contract)

1. Several administrative reports have been added:
   - Commercial Bond Question Set Library
   - Contract Bond Question Set Library
   - Contract Account Question Set Library
   - Contract Application Questions
   - Obligee List
   - Agent List by Agency

2. Two bond reports have been added:
   - Production Report of New Business (MTD and YTD)
   - Non-Premium Bearing Rider Approvals

3. Three Contract reports have been added:
   - Contract LOC Ranges by Bond Office
   - Excess of Loss Reinsurance Agreement (Sort by Account)
   - Excess of Loss Reinsurance Agreement (Sort by Branch)
What's New in e-SURETY™ Version 5.0.1

The bundled release of e-SURETY™ version 5.0.0 and 5.0.1 expanded the wholesaler functionality introduced in 4.5.13, implemented a new quotation system involving underwriting-driven premium calculation, and included a new security module offering increased flexibility in defining user login roles and their permissable actions in the system.

New Features Added in 5.0.0 & 5.0.1:

I. Commercial Bonds

1. Agents may now submit a bond application and receive a premium quote at the end of the process based on the specific application. Premium quotes will vary based on underwriting criteria and the rate modifiers established by the bond administrators. Upon receiving the quote, users have the option of purchasing the bond at the quoted price or saving the quote. Bond quotations will expire at the end of a predetermined period of time, after which no further actions can be taken on the bond. Quotations can also be declined, both at the time of application and up to its date of quote expiration.

2. The system will now automatically re-calculate premium and commission whenever an appropriate action is performed in the Commercial module, including bond updates, PBRs, manual approval of pending bonds, etc. To allow users to continue to make manual adjustments, the View Bond screen now includes a Premium Override checkbox whereby authorized users may override the premium, regardless of changes to the penalty and/or effective date.

3. The Commercial Initiate Cancellation process has been enhanced to include new fields for premium difference, commission amount, commission difference, remittance amount and total premium that, while not displayed onscreen, are available for use as overlay fields on cancellation templates.

II. Contract Bonds

1. Clients may now customize the labels of the fields that appear on the Contract Premium Calculation screen corresponding to the effective date and bond penalty for both bid and contact bonds.

2. A customizable message may now be displayed at the top of the Submit an Account screen for the purposes of reminding users to perform a Find an Account search on the application to be entered in case it already exists in the system.
3. Bid bonds in the contact module may now have premium and non-premium bearing riders performed on them prior to conversion. Additionally, any changes made to pending bid bonds are now assured to be carried forward at conversion.

4. The Contract Initiate Closeout process has been enhanced to include new calculated values for use as overlay fields. Adjusted net is equivalent to premium adjustment minus commission adjustment and agent remittance = final premium - final commission.

5. Find an Account search results can now be sorted by account number and function as a true numeric sort, as opposed to the previous alphanumeric sort.

6. New parameters allow clients to optionally suppress the new Contract Premium Calculation fields added on 4.5.12 for retainage bond amount and maintenance term (in years).

7. At Contract Initiate Closeout, if a premium / commission override had taken place previously on the bond record, users can again override the premium and commission that would be calculated by the system by using a new override checkbox available on the Closeout screen.

III. System-Wide

1. Authorized users may now enter an existing bond number on the Premium Calculation screen in both the Commercial and Contract modules. If entered, system will assign this number to the bond rather than applying the next number in the sequence.

2. A new security module offers greater flexibility of user roles and the functions each login type can or cannot perform. New user roles may be defined within each of the existing four security levels (administrator, CSR/UW, reinsurer, agent). Functions that can be toggled on or off per role include the ability to change items such as Penalty, Premium, Effective and Expiration dates on the View Bond screen; the ability to view the pass/fail underwriting decision colors on the View Bond screen; access to submitting account-based Commercial bonds; the ability to enter an existing bond number on the Premium Calculation screen, and a number of other actions.

3. New template fields for the Attorney in Fact city and state are now available for use on bond forms. When used, the system will automatically determine the correct city and state to overlay, depending on whether an agency-based or company AIF is selected from the Attorney-in-Fact dropdown on the Premium Calculation screen.

4. New template field formulas have been created to calculate the difference between the current and previous value of a numeric field, such as bond penalty or number of years in business.

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What's New in e-SURETY™ Version 5.0.2

Highlighted features in the e-SURETY™ 5.0.2 release include the ability to assign company users (i.e., administrator and CSR/UW role types) to multiple branches; features to reduce the number of hits on an applicant's credit score; and complete flexibility in the type of bond or account attachments that can be uploaded to the system.

New Features Added in 5.0.2

I. Commercial Bonds

1. When renewing a Commercial bond, the only underwriting questions that will appear pre-populated with the same answers entered previously for the bond are fields containing basic principal and company identifying information, such as address, phone number, SSN or FEIN. All other underwriting questions will appear as blank fields at renewal, forcing active reentry of the responses to the questions, even if they were previously asked at new bond purchase.

2. When buying a Commercial bond from a bond configuration containing both a company and principal screen of questions, a new hyperlink allows end-users to auto-fill the same address information entered on the company screen to the principal screen, and vice versa.

3. When building or maintaining Commercial bond configurations, a "Default to Max Term" checkbook now appears when configuring annual bonds with prepaid years. When enabled, users buying that bond type will be unable to choose any other number of years on the Premium Calculation screen, and the bond term will instead default to the maximum number of years as configured on the Configure Bond > Terms screen.

4. New functionality for reducing the number of hits on a Commercial bond applicant’s credit report when buying multiple bonds has been implemented. Clients can specify the number of days that a credit score shall remain valid in the system. When a repeat applicant applies for a bond, if an existing score is found and was retrieved within the acceptable window (i.e., number of days), a new score will not be pulled, and the existing score and report will be reused for the current bond application. This functionality requires the end-user entering the bond application to utilize the “Search for existing principal” functionality in order to reuse past scores.

5. A Commercial bond that has been referred due to credit score now offers the ability of resubmitting a credit score request from the View Bond screen. This offers the opportunity to correct address or Social Security information when an error is reported from the bureau or after a report fails to be retrieved due to issues at the credit bureau itself.

II. Contract Bonds
1. When calculating state surcharge on Contract bond premium, surcharge is now determined based on the risk state selected on the View Bond screen as opposed to the obligee state.

2. The "component" premium fields which comprise total premium for Contract bonds -- retainage premium, completion time premium, maintenance premium, and "true base" premium -- are now stored in distinct database fields so that they may be viewed separately. A new icon appears on the Contract View Bond screen. When clicked, a small popup window will display the component premium amounts. Each value is also available as a template overlay field for use on bond documents.

3. The following Contract bond premium values are now available as template overlay fields: estimated completion date, retainage bond amount, and number of maintenance years.

III. System-Wide

1. The Bond History button can now be suppressed / displayed on a per-module basis. Clients can designate whether a particular user role will see the Bond History button in the Commercial module only, the Contract module only, or both, by entering a code of 1, 2 or 3, respectively in the Additional Info field of the Bond History secured action on the System Tables > Authority Levels > Configure User Roles: Actions screen.

2. A custom message can be displayed at the top of the Choose Bond Type screen in both modules above the dropdown boxes for selecting company, class, category, etc. The message can be used to offer guidance to agents regarding bond selection, for example, and can be configured to include a hyperlink to a separate browser window containing content of the client’s choice. A different message can be configured for both the Commercial and Contract Choose Bond Type screens.

3. Users assigned to roles based on the Administrator or CSR/Underwriter role types can now be assigned to multiple branches. When viewing pending bond or account listings, the default “user” queue will now display results corresponding to all of the branches to which a user is assigned. If a user is branch-restricted, the restriction will be applied to as many branches as the user is assigned.

4. A branch can now have a single Branch Representative assigned to it. The name of the appropriate branch representative will appear in the dropdown when reassigning a bond for approval regardless of the underwriting authority limits assigned to that user.

5. A bond underwriting question created in a question set can now contain up to 1000 characters.

6. A new secured action, configurable via the System Tables > Authority Levels > Configure User Roles: Actions screen, allows all Test Agency transactions to be suppressed in the bond / account listings seen by users assigned to roles based on the Administrator or CSR/Underwriter...
7. Penalty Amount is now available as a system question upon which auto-accept and auto-reject rules can be based at bond renewal. Previously, penalty amount was only available for rule configuration at new bond purchase.

8. New features have been implemented related to the basic system tenet that emails regarding a bond are always sent to the user who originally submitted the bond application:
   1. For all clients -- A default email address can now be configured for each agency via the System Tables area. Thereafter, any time the system generates an email to an agent who has been inactivated in the system, the email will be sent to the agency default email address instead. If there is no agency default email address configured, no email will be sent at all in that case.
   2. Optional parameter -- once a bond has been purchased, clients can opt for the system to always send the email to the attorney-in-fact selected on the View Bond screen instead of to the user who originally submitted the bond.
      a. If the agency attorney-in-fact is inactive at the time that an email is generated, the system will again send the email to the agency default email address.
      b. A default email address can be configured for each surety company as well to accommodate scenarios when the company attorney-in-fact is inactive at the time that an email is generated in the system.

9. The bond and account attachment functionality has been overhauled, resulting in the following changes:
   1. There are no longer any limitations to the type of attachment that can be uploaded to a bond or account.
      a. Permissible attachment types include all Office 2007 attachments, password-protected documents, image files, text files, email files, etc.
      b. Filenames can now contain periods.
   2. The existing secured action for Attachments, configurable via System Tables > Authority Levels > Configure User Roles: Actions, has been extended to include a flag indicating which attachments can be viewed by the user. By setting the Additional Info flag to one of the following options, greater control over which user roles can view and download attachments can be achieved:
      a. 1 -- user can view and download all attachments uploaded to the bond/account
      b. 2 -- user can only view and download attachments uploaded to the bond/account by other users of the same role type
c. 3 – user can only view and download attachments uploaded to the bond/account by other users of the same role

d. 4 – user can only view and download attachments that they themselves uploaded to the bond/account

3. Two new secured actions have been added which can allow / disallow users from (a) uploading and/or (b) deleting attachments.
What’s New in e-SURETY™ Version 5.1.0

Highlighted features in the e-SURETY™ 5.1.0 release include a entirely new format for entering unbonded jobs and updating WIP reports, functionality to associate allowable risk states with Contract bond rate tables, and the ability for authorized end users to their desired billing option at new bond purchase and renewal.

New Features Added in 5.1.0

I. Commercial Bonds

1. Commercial bond types can now be configured to offer a predefined selection of penalty amounts on the Premium Calculation screen in lieu of either a fixed penalty amount or an editable textbox enforcing minimum and maximum penalty limits. For example, bond types can be configured to present penalty amounts of $10,000, $12,500 and $15,000 in a dropdown presented at the time of bond issuance.

2. Commercial bonds can now offer the end-user the option of choosing their method of payment — agency bill or direct bill (and, if licensed, credit card or ACH) - for both the new bond purchase and all subsequent renewals. This feature is fully controlled by the bond administrator as to which options are displayed on the Buy a Bond: Decision screen through the bond configuration, agency set up, and user role permissions.

II. Contract Bonds

1. The Work in Progress area of the Account Management area has been revised to present the entire WIP “spreadsheet” in a grid format where all user activity can occur within a single screen. Enhancements include:
   - New unbonded jobs can be added directly into the new WIP grid at the same time as updating existing projects.
   - Completed jobs can be reopened to appear on the current WIP schedule again, and jobs can be marked complete regardless of % complete calculations.
   - All columns in the new WIP grid can be sorted in both ascending and descending order.
   - Current WIP reports can be exported to Excel from the WIP calculation screen as well as from the historical work in progress flyout navigation item.

2. A new version of the Gross Profit report currently found in the Account Management area under the Financial > Analysis flyout navigation bar is available.
3. Alternative calculations for the Total Earned to Date and Profit Earned to Date values in the WIP spreadsheet are available.

4. Rate tables can now be associated with permissible risk states for use with Contract bond issuance. When a rate table is associated with a risk state or states in the Reference Tables area, end users submitting a bid or final bond application will only be able to choose from among the allowable states associated with the rate table for that bond configuration when selecting a Project Location/Risk on the Premium Calculation screen.

5. The premium popup on the Contract View Bond screen has been expanded to display the “tier” breakdowns of both premium and commission calculations. Totals for true base premium, completion time premium, maintenance premium, and retainage premium continue to display within the popup, as before.

6. A Comments box has been added to the Account Summary screen in the Account Management for entering notes which will always appear on this screen and can be updated by selecting the Update Account Info action.

III. System-Wide

1. A new secured action has been added to control access to the Approval Conditions displayed on the View Bond screen. Whereas agents never saw these notes on the View Bond screen in previous releases, their user roles can now be configured to allow read-only access to the Approval Conditions. Bond administrator and CSR user roles can be set up to allow read-only or read-write access.

2. A template overlay field for BverPremDifference, which calculates the difference in total premium from the previous bond version to the current bond version, is now available to bond administrators for use with PDFs within the Template Library.

3. Users submitting renewal applications for a bond configuration having a fixed penalty are now prevented from modifying that penalty at the time of renewal. Fixed penalties will appear as read-only text at the time of renewal.

4. Code and database queries have been enhanced to improved system performance.
What’s New in e-SURETY™ 5.2.0

New feature highlights

- Updated Architecture of the Background Automation Service
  - This new service uses multi-threading to allow more than one task to run simultaneously. Greater Flexibility for Task Scheduling
    § Periodic tasks can now be scheduled to run between specified times. This allows jobs to be scheduled around daily database maintenance such as backups etc.
  - The User Interface has been completely redesigned to allow greater monitoring and control of the background automation service in real time
  - Enhanced Logging allows for logging of events to the file system as well as the e-SURETY™ database. Additionally warnings and errors can be emailed to administrators
  - This re-architecture now allows customized jobs to be written and added to the service.

- Agent Import Export Client for Licensees of the Import/Export Module
  - Agents if allowed access to this feature may now:
    § Download their transactional data from the carrier and import it to their own database or backend billing program. This can be done in a fully customizable format that has the ability to support almost any application.
    § Agents now also have the ability to import transactions into e-SURETY™ using the same flexible format and web service.

- e-SURETY™ has been certified with Microsoft Windows 2008 Server and Microsoft SQL Server 2008.
  - If you are planning an upgrade to Windows Server 2008 please contact technical support prior to your upgrade as some additional configuration
may be necessary.

- e-SURETY™ has been tested and certified for use with Adobe Acrobat Professional and Standard 9.0
- For users of Quotation mode the text presented to the user when the final quote is presented for renewals has been changed to more clearly indicate that the user has only x number of days (depending on your optional parameter) or until the bonds expiration date, whichever is earlier, to purchase the quote.
- Bond Configuration Detail page changes: Changes were made to reduce user’s confusion regarding payment and renewal payment type dropdowns. The applications labels will now more accurately reflect the functionality. Instead of payment type the label now reads “Payment type for this transaction” And the “Renewal Payment type” has been changed to Future Automatic Payment Type. Also the dialog box for payment type is now suppressed at NPBR since there can be no charges at that action. The future automatic payment type is now suppressed at renewal, also to reduce confusion.

- Please refer to the 5.2.0 Release Notes for the complete list of features and defect resolution.
Application

The **Application** screen of the **Account** menu displays all of the information from the *original* application submitted for this account. All of the questions and answers submitted as part of the initial application questionnaire during the **Submit an Account** process are shown on-screen. Any subsequent modifications or additions to the account application information are not reflected here. The most current account information can be viewed via the **Financial > Indemnitors, Financial > Companies**, and various **Account > Update** screens.

Based on the auto-reject and auto-accept rules configured for a particular application type, some of the application information may be displayed as colored text. This allows the underwriter to quickly locate and review those areas needing further examination.

- Data entry fields that were *required* fields during the account application process appear in **blue**.
- Information that was submitted to the decision engine and *failed* a decision rule appears in **red**.
- Information that was submitted to the decision engine and *passed* a decision rule appears in **green**.

**NOTE:** These colors are the default settings for the **e-SURETY™** system. If these parameters were modified during the installation of your particular system, the colors you see may differ from above.

- If a credit score was retrieved at the time of *original* application, it will be displayed as part of the Indemnitors/Corporate Officers question set along with an information icon 📘. Click the icon to view the credit report stored at application in a separate popup window.
**Bonds**

The **Bonds** screens of the **Activity** menu allows the administrator or CSR/Underwriter to view any Commercial and/or Contract bonds that have been issued by the e-SURETY system for this account. When applicable, **Commercial Bonds** are shown on one screen, while Contract bonds may appear on any of the following screens: **All Bonds, Bid Bonds, Active Final Bonds, Inactive Final Bonds**.

From the **Activity** menu, click the **Bonds** menu item. The system displays a listing of all bonds, including the **Bond Number, Obligee, Category, Penalty, Effective Date, Project Name** and **Status** for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Locate the bond you wish to view in the list and click the corresponding **Edit** hotspot to proceed to the **View Bond** screen.
Unbonded Jobs

With the introduction of the new WIP "grid" in e-SURETY™ version 5.1.0, it is no longer necessary to enter unbonded jobs solely through the Unbonded Jobs screen of the Activity menu, as unbonded jobs can now be entered directly into the new WIP grid. However, as the Unbonded Jobs screen may still exist in some client systems, its functionality is explained below.

The Unbonded Jobs screen of the Activity menu allows the administrator or CSR/Underwriter to view and maintain the unbonded job information associated with an account. An "unbonded" project is one that, while technically may be bonded, did not originate within the e-SURETY™ application. An "unbonded job" could therefore be a project that was bonded by the carrier outside of e-SURETY™ or was perhaps bonded by another surety company. A "bonded" project, on the other hand, is defined within the context of e-SURETY™ as one that has been generated within the application. Records for bonded projects are created when bonds are issued by the system through the submit a bond process.

The unbonded jobs displayed initially on this screen are the same as those entered previously as Work in Progress records via the Submit an Account menu. The existing unbonded job information may be updated from this area, or new unbonded jobs may be added if necessary. An unbonded job will remain in this listing until it is either manually marked as complete from this screen or "rolls off" the WIP report when its calculated percent complete reaches 100% at the time of an update. (For more information, please refer to Work in Progress.)

From the Activity menu, click the Unbonded Jobs menu item. The system displays a listing of all unbonded jobs, including the Project Name, Project Description, Obligee, Bond Number, and Contract Price for each unbonded job. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Unbonded Job
Edit an Existing Unbonded Job

Add a New Unbonded Job

1. To add a new unbonded job to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the unbonded job information, then click the Add button.

   Completed Job? -- If a project is marked as complete when initially entered into the system, it will not appear on the Work in Progress spreadsheet for future update. Instead, it will be be immediately displayed on the Completed Contracts Gross Profit report in the Financial >
Analysis screen of the View Account area. In addition, the completed job will appear in its corresponding historical WIP report under the Financial > Analysis > WIP Projects listing once a WIP update has been entered that is later than the completed job's original WIP report date. The completed job will also remain on the Unbonded Jobs screen until it has been rolled to history by the system.

3. A message screen displays confirming that the record has been added, and the listing of all unbonded jobs is displayed again with the new record now included.

4. To return to the Unbonded Jobs screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

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**Edit an Existing Unbonded Job**

While it is possible to edit an existing unbonded job record using the Edit hotspot (as with other screens throughout the e-SURETY™ system), the only purpose for doing so from this screen would be to correct the occasional data entry error or to manually mark the job as completed in order to remove it from the WIP update “spreadsheet” and have it appear on the Completed Contract Gross Profit report instead. For all other updates, the user will want to enter any updated data at the time of Work in Progress update. (For more information, please refer to Work in Progress.)

1. To edit an existing unbonded job in the system, locate the unbonded job in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all unbonded jobs is displayed again with the record now modified.

4. To return to the Unbonded Jobs screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.
Work in Progress

The **Work in Progress** screen of the **Activity** menu allows the administrator or CSR/Underwriter to complete periodic work in progress updates for an account and view the resulting calculations for purposes of account analysis.

From the **Activity** menu, click the **Work in Progress** menu item. The system displays a "spreadsheet" listing all WIP records currently in the system including the **Project Name**, **Project Description**, **Project Number**, **Bond Number**, **Contract Price + COs**, **Orig Est Profit**, **Total Billed to Date**, **Total Costs to Date**, **Rev Est Cost to Complete**, and **Completion Date** for each WIP record. Columns containing numeric values also display totals for all items within that column. The records are sorted alphanumerically by the column heading noted with a ^. Unlike other tables within the e-SURETY™ system, this "spreadsheet" may not be resorted by another column heading.

The WIP records displayed include both "bonded" and "unbonded" projects. A "bonded" project, within the context of e-SURETY™, is defined as one that has been generated within the e-SURETY™ application. Records for bonded projects are created when bonds are issued by the system through the submit a bond process. An "unbonded" project is one that, while technically may be bonded, did not originate within the e-SURETY™ application. Records for unbonded projects are entered during the Submit an Account process via the **Work in Progress** screen or in the View Account area under Activity > Unbonded Jobs. In order for a Work in Progress update to be completed, there must be at least one WIP record entered for the account, regardless of whether the project is considered "bonded" or "unbonded".

In addition, the only projects that appear on the **Work in Progress** update screen are those that are currently flagged as incomplete.

- An "unbonded" job or project is considered complete when its % Complete calculation reaches 100% as a result of a WIP update. The project will then automatically "roll off" the current Work in Progress "spreadsheet" and appear instead on the Completed Contract Gross Profit Analysis report. It will be the user's responsibility to adjust the WIP spreadsheet to accommodate overrun and ensure that the % Complete value reaches 100%. An "unbonded" job can also be manually removed from the WIP "spreadsheet" by setting the answer to the Completed Project? question to "Yes" for the corresponding record on the Activity > Unbonded Jobs screen.

- A "bonded" job or project will be flagged as complete, and therefore be removed from the current Work in Progress screen, when the bond action taken by the user on the View Bond screen is Initiate Closeout. Users should ensure that the WIP has been updated for a job before initiating closeout on the bond. If necessary, the bond could be reinstated temporarily to adjust the WIP values before initiating closeout again.

For instructions on entering historical WIP data into the e-SURETY™ system, please refer to [Entering Historical WIP Records](#).

Once in the **Work in Progress** area, you may perform the following actions:
Update WIP

1. To complete a WIP update for the projects displayed in the "spreadsheet", click the Update WIP button in the upper right corner of the screen.

2. The "spreadsheet" is displayed again, with certain fields now editable. All editable fields appear pre-populated with the most current information stored for each WIP record.
   - For new WIP records that have never been updated, these values are taken from the information entered in either the Submit an Account > Work in Progress or Activity > Unbonded Jobs screens. In addition, any projects created as a result of system-issued contract bonds will appear on the WIP spreadsheet.
   - For existing WIP records, the values shown are taken from the most recent WIP update submitted.

3. Modify the data entry fields as needed.
   - Date of WIP Report
     - The date entered cannot be earlier than the report date of the last WIP update submitted to the system.
     - By keeping the date unchanged, you are making updates or corrections to the current set of WIP records.
     - By entering a date later than that of the last WIP report, you are creating a new set of WIP records for the new report date which may then be updated. All of the records for the previous report date will "roll off" into the WIP History table.
   - Original Estimated Profit
     - For all projects, whether system-issued contract bonds or unbonded jobs, this field is editable while its value is zero. Once a value for original estimated profit is entered, the field appears thereafter as readonly and may not be modified.

4. When all values have been entered/updated, click the Calculate WIP >> button.

5. The system now displays the WIP Analysis screen containing a new "spreadsheet" containing all the the same WIP records from the previous screen, but now expanded to include multiple WIP calculations. For definitions of the formulas used to calculate these items, please refer to Financial Analysis > WIP Projects.
To return to the Work in Progress screen again, click the Work in Progress menu item from the Activity menu.

Save As Pending

It is not necessary to complete an entire WIP update in one session. You may save your data entry at any point and return later to complete the WIP report or save it as pending again.

1. To complete a partial save of the WIP information being entered, click the Save As Pending button at the bottom of the screen.

2. The entire set of WIP records will be stored to a special “pending” table in the database. The records displayed on the Work in Progress update screen will continue to consist of the current set of WIP records.

Retrieve Pending WIP

1. If a partial save was previously completed on a set of WIP records, you will see a Retrieve Pending WIP button in the upper right corner of the Work in Progress screen in addition to the Update WIP button.

2. The records displayed on the Work in Progress update screen consist of the current set of WIP records. If the Update WIP button is clicked at this time, you will be making updates or corrections to the current set of WIP records, not the pending set.

3. To retrieve the pending set of WIP records, click the Retrieve Pending WIP button. A new “spreadsheet” is displayed containing the data from the “pending” table in the database.

   - If any system-issued bonds or new unbonded jobs were entered for the account since you last worked with the pending record set, a popup message will be displayed alerting you that these new records have been added to your pending record set.

4. Modify the data entry fields as needed.

5. If necessary, click the Save As Pending button again to temporarily store this set of records.

6. If all values have been entered/updated satisfactorily, click the Calculate WIP button. The records that were in the current set of WIP records will roll to history, and the previously pending set of WIP records now becomes the current set of records.

**NOTE:** The Pending WIP functionality should be utilized with extreme caution. It is intended as a temporary measure when the user is interrupted while completing the data entry or cannot otherwise complete the report update. Whenever a pending WIP set has been stored and the Retrieve Pending WIP button is thus displayed, the pending record set should be completed before any other WIP actions are taken.
An exception to this is that the system continues to allow you to make corrections to the current set of WIP records while a pending set exists. While it is perfectly safe to do this, the system does not prevent you from modifying the date in the current WIP set to one that is later than the pending record set. Doing so would then prevent you from completing the pending WIP update with the date originally entered.

In summary, the Pending WIP option is a reliable functionality offering data-entry users a higher degree of convenience when entering WIP updates. It remains the user’s responsibility, however, to ensure that report dates are entered correctly when working with pending and current WIP record sets.
Entering Historical WIP Records

The following steps provide instruction in entering historical WIP records for an account. The example below is based on entering several years’ worth of data, each with a corresponding year-end report date. The same steps would apply if you opted to complete WIP updates on a more frequent period, such as quarterly or monthly.

NOTE: If historical WIP reports are to be entered, this should be done prior to the submission of any system-issued bonds.

- In the Account administration area, go to Activity > Unbonded Jobs and enter the first year’s unbonded jobs with year-end report dates.
  - WIP dates should be the same for all jobs. If they are not, when you perform the WIP update, the highest date of all records entered for that set of WIPs will be applied to all records.
- Go to the Activity > Work in Progress screen. The records shown are the “current” set of WIP records comprising the year-end report for the first year. Any new unbonded jobs entered since the last WIP report was completed are always added to the current set of WIP records.
  - Review the initial read-only data displayed here carefully.
    - If there are any errors in the text fields (project name, description, etc.), leave this screen and go back to the Unbonded Jobs screen to make the necessary corrections. Since you are unable to correct these fields later, it is important to make any changes while the records are still in the current WIP record set. Return to the Work in Progress screen.
  - Click Update WIP. Leave the date unchanged – this tells the system you are modifying the current set of records and nothing will roll to history. Make any changes to the numeric fields.
  - Click Calculate WIP >>>. This will perform the calculations on the first year’s records, which remain in the current set since the report date was unchanged.
  - Return to the Work in Progress screen and click Update WIP again. This time, change the report date to the second year-end report date (or any date later than the previous report).
  - Update all projects currently listed, including completion date if appropriate. If cost to complete is $0, the project will automatically move to the Completed Contracts report and is not recoverable. If you want to wait to close a job, make sure you have at least $1 in the Revised Estimated Costs to Complete field.
  - Click Calculate WIP >>> again. This will roll off the first year’s records to the WIP history table. A copy of the first year’s records (including any changes made on this screen) remains in the current WIP record set as the second year-end report.
- Go to Activity > Unbonded Jobs and enter any additional unbonded jobs for the second year with
appropriate year-end report dates. These should only be NEW projects that were not listed on the previous report.

- Go to the Activity > Work in Progress screen. The records shown are the “current” set of WIP records making up the second year’s report.
  - Review the initial read-only data displayed here carefully.
    - If there are any errors in the text fields for the second year’s records, leave this screen and go back to the Unbonded Jobs screen to make the necessary corrections. If you modify a record from the first year on this screen, you will only be making the correction within the current WIP set, not any record previously rolled to history.
      Return to the Work in Progress screen.
  - Click **Update WIP**. Leave the date unchanged. Make any changes to the numeric fields.
  - Click **Calculate WIP >>>**. This will perform the calculations on the second year’s records, which remain in the current set since the report date was unchanged.
  - Return to the Work in Progress screen and click **Update WIP** again. This time, change the report date to the third year-end date, and update the current projects.
  - Click **Calculate WIP >>>** again. This will roll off the second year’s records to the WIP history table while retaining a copy in the current WIP record set for the third year’s report.

- Repeat the process above for any additional years of WIP history you need to enter.

**In summary:**

- Enter a year of Unbonded Jobs.
- Update WIP and Calculate WIP **without changing the date** to make any updates to the current WIP report and perform all calculations for that year’s data.
- Immediately Update WIP again and change the date to the next report period to roll off the previous report to history. Then update the remaining projects and Calculate WIP.
- Repeat the process by entering the second year’s Unbonded Jobs.
Work in Progress

The Work in Progress functionality was completely overhauled in e-SURETY™ version 5.1.0. As before, this screen on the Activity menu allows the administrator or CSR/Underwriter to complete periodic work in progress updates for an account and view the resulting calculations for purposes of account analysis.

From the Activity menu, click the Work in Progress menu item. The system displays a "spreadsheet" listing all WIP records currently in the system including the Project Name, Project Description, Project Number, Bond Number, Contract Price, Orig Est Profit, Billed to Date, Costs to Date, Cost to Complete, and Completion Date for each WIP record. In addition, each record contains a column to indicate whether it's Completed. Columns containing numeric values also display totals for all items within that column. A second, lower grid displays grand totals of the numeric columns. If bonded jobs have been entered for the account previously, line items for *Interim Jobs and *Interim Runoff will appear in the lower WIP grid as well for calculating interim W.O.H.

The listing of Work in Progress records is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. (Column sorting within the WIP spreadsheet was not possible in previous versions of e-SURETY™.)

The WIP records displayed include both "bonded" and "unbonded" projects entered previously for the account. An "unbonded" project is one that, while technically may be bonded, did not originate within the application. In previous releases of e-SURETY™, records for unbonded projects were entered strictly during the Submit an Account process via the Work in Progress screen or in the View Account area under Activity > Unbonded Jobs. Now, unbonded jobs can be entered directly into the WIP grid.

A "bonded" project, within the context of e-SURETY™, is defined as one that has been generated within the application. Records for bonded projects are created when bonds are issued by the system through the submit a bond process.

It is recommended that all historical WIP records be entered in the system prior to issuing any system-generated bonds, since WIP reports cannot be dated earlier than the current WIP set. If the first project entered for an account is a system-issued bond, it will be inserted into the current WIP set with the current date and, thus, no WIP reports having an earlier date could be entered thereafter.

In addition, the only projects that appear on the Work in Progress update screen by default are those that are currently flagged as incomplete. When there are completed jobs in the current WIP record set, a Show Completed checkbox will be displayed in the lower right corner of the screen.

Once in the Work in Progress area, you may perform the following actions:

Add Unbonded Jobs
Update WIP
Show Completed
Add Unbonded Jobs

Whether an account had a WIP schedule(s) entered previously or is a brand new account for which no WIP data has been entered at all, new unbonded jobs can be easily added from directly within the new WIP grid. It is no longer necessary to first enter all unbonded jobs via a separate screen (Activity > Unbonded Jobs), as in previous releases of e-SURETY™.

1. To add a new project to the WIP schedule that is not associated with a system-issued bond -- otherwise known as an "unbonded job" -- click the Add Unbonded Job button.

2. A new project will be added with a default Project Name of "New Project".

3. Click anywhere in the first cell of the newly-added line to modify the project name. The text of the default project name will become highlighted. Start typing to replace the existing text with the correct project name. Tab through or click in each remaining cell to enter the rest of the project information, contract price, etc.

   - Project Name and Contract Price are required fields when adding a new unbonded job.

   - Enter the Project Name, Project Description, Project Number and Bond Number fields carefully, as these textboxes can only be modified prior to clicking any of the Save buttons at the bottom of the screen. Once one of the Save buttons is clicked, these four fields will be locked to editing.

   - For all projects, whether system-issued contract bonds or unbonded jobs, the Original Estimated Profit field is editable while its value is blank or zero. Once a value for original estimated profit is entered and the WIP data is saved, the field will be locked to editing thereafter.

4. Repeat the steps to add another unbonded job.

   - To prevent accidental entry of more unbonded jobs than were intended, a user may only add one new unbonded job at a time. After each click of the Add Unbonded Job button, the user must click somewhere in the upper WIP grid before another new unbonded job may be added.

Update WIP

1. To complete a WIP update for the projects displayed in the on Work in Progress screen, simply click in the editable fields within the new WIP grid and modify the data entry fields as needed. Users can tab through the cells not only within each project, but into the next row of the grid for the next project.
- **Report Date** -- type the date of the WIP report directly into the textbox shown or click the dropdown icon to display a calendar tool which will default to the current date. Use the left and right arrows at the top of the calendar tool to move forward or back a month at a time. Alternately, the dropdowns within the calendar tool for the month and year can be selected to change the month and year. To select a specific day with a particular month / year, simply click on that date within the calendar tool. The Report Date textbox will be populated with the date selected and the calendar tool will close.

  - The date entered cannot be earlier than the report date of the last WIP update submitted to the system.
  - By keeping the date unchanged, you are making updates or corrections to the *current* set of WIP records, which remain in the current WIP record set (or report).
  - By entering a date later than that of the last WIP report, you are creating a new set of WIP records for the new report date which may then be updated. All of the records for the previous report date will "roll off" into the WIP history table.

- **Original Estimated Profit**

  - For all projects, whether system-issued contract bonds or unbonded jobs, this field is editable while its value is zero. Once a value for original estimated profit is entered, the field appears thereafter as read-only and may not be modified.

- **Completed**

  - While tabbing through the grid and modifying numeric values for a project, as you tab off of the Cost To Complete field, if the percent complete calculates to 100%, a small popup will appear to indicate that the job has been completed, and the Complete checkbox will automatically be checked.

  - Enter a Completion Date directly into the textbox shown or click the dropdown icon to display a calendar tool to select a date.

  - If for any reason, the job should remain on the WIP schedule, simply uncheck the Completed checkbox. The job will remain on the WIP schedule until either the checkbox is unchecked by the end user or if the numeric values are changed such that the system recalculates the project at 100% completion again when tabbing off the Cost to Complete field.

2. When all values have been entered/updated, click one of the **Save** buttons that appear at the bottom of the screen:

   - **Save Current WIP** -- clicking this option will save all of the user's data entry to that point and perform any necessary actions indicated by the data, such as: (a) rolling the previous WIP record set to history if the report date was changed on the current set, (b) suppressing any jobs that have calculated to 100% completion, and (c) calculating totals on the columns which appear on this initial **Work in Progress** screen. After clicking **Save Current WIP**, however, the user
remains on the same screen to continue doing additional WIP data entry, if desired.

- If the report date has remained unchanged on the current WIP record set (and therefore no roll to WIP history will occur), the Save Current WIP button can be clicked any number of times to save the user's work during the data entry process.

- Save As Pending WIP -- if the user wants to start working on the "next" WIP report, but is not ready for that report to become the current WIP record set (with the now-current WIP record set then rolling to history), the report can be saved as pending. (For more information, please refer to Save as Pending WIP below.)

- Save & View WIP Analysis -- clicking this option performs all of the same actions as Save Current WIP, but now the user is taken to the screen of all WIP calculations. (For more information, please refer to Save and View WIP Analysis below.)

3. To cancel any changes without saving, simply navigate away from the Work in Progress screen and return again by clicking the Work in Progress menu item from the Activity menu.

**Show Completed**

If there are completed jobs within the record set currently being viewed (current or pending), the Show Completed checkbox will appear in the bottom right corner of the screen. This checkbox and label are suppressed when there are no completed jobs in the WIP report currently being viewed.

- An job is considered complete when its % Complete calculation reaches 100% as a result of a WIP update. The project will then automatically "roll off" the current Work in Progress report and appear instead on the Completed Contract Gross Profit Analysis report. A job can also be manually removed from the WIP report by checking the Completed checkbox.

- A "bonded" job or project will also be flagged as complete, and therefore be removed from the current Work in Progress report, when the bond action taken by the user on the View Bond screen is Initiate Closeout. When completing a WIP update, users may want to enable the Show Completed checkbox in order to enter correct work in progress data for jobs that no longer appear on the WIP report due to being closed out.

1. To view the completed jobs in the WIP report currently being viewed, simply check the Show Completed checkbox. The screen will refresh, and the previously completed projects will be displayed with the checkbox enabled.

2. To put a previously completed project back on the WIP report, simply uncheck the Completed checkbox on the appropriate line.

3. To hide all completed projects again, uncheck the Show Completed checkbox. The screen will refresh, and
only the jobs that are still open and active -- and therefore, unchecked -- will be displayed.

4. If the user had made changes to the WIP report currently being viewed without saving that record set first, when the Show Completed checkbox is either checked or unchecked, a warning message will be displayed indicating that the changes will not be saved if you continue to show/hide the completed jobs. If you want to save your changes to the WIP report, click Cancel to return to the screen and save your changes using one of the Save options. Click OK to abandon the changes made to the current WIP report and show/hide the completed jobs.

5. After being checked, the Show Completed checkbox will remain enabled until the user does one of the following, at which point the box will become unchecked:
   - Unchecks the Show Completed checkbox
   - Clicks Save & View WIP Analysis
   - Clicks Save As Pending WIP (if available)
   - Clicks Finish / Move to Current (if available)

6. If partial saves are done to either the current or pending WIP set (using the Save Current WIP or Save Pending WIP buttons) while the Show Completed checkbox is enabled, it will remain checked following the save action.

**Save As Pending WIP**

The purpose of the Save as Pending WIP functionality is very specific. It is intended for when the user is ready to start entering the "next" WIP report -- meaning, one with a report date later than the current WIP record set -- but is not yet ready for that report to replace the current WIP report, moving the current record set to history. By working with the next WIP report in a special pending table in the database, the current WIP report remains onscreen as the main, or current, record set which can continue to be modified as well.

The Save as Pending WIP functionality is intended as a temporary measure when the user is interrupted while completing the data entry or cannot otherwise complete the report update. Whenever a pending WIP set has been stored and the Retrieve Pending WIP button is thus displayed, the pending WIP record set should be completed before any other WIP actions are taken. Otherwise the risk is that updates may be made to the current WIP record set that should be synchronized into the Pending WIP record set. This would have to be manually synchronized.

1. To complete a partial save of the next WIP report being entered, click the Save As Pending WIP button at the bottom of the screen.
The report date entered for the pending WIP record set must be later than the current WIP report date.

2. The entire set of WIP records will be stored to a special "pending" table in the database.

3. The user is now viewing the pending WIP record set, as indicated by the large subtitle in red beneath the report date at the top of the screen.

4. If desired, the pending WIP report could be completed at this point or re-saved. (For more information, please refer to Retrieve Pending WIP below.)

5. If the user navigates away and returns to the Work in Progress screen, the records displayed there will continue to consist of the current set of WIP records.

Retrieve Pending WIP

1. If a partial save was previously completed on a set of WIP records, you will see a red Retrieve Pending WIP button in the upper left corner of the screen beneath the report date when first navigating to the Work in Progress screen.

2. The records displayed on the Work in Progress update screen consist of the current set of WIP records. If the Save Current WIP or Save & View WIP Analysis buttons are clicked at this time, the user will be making updates or corrections to the current set of WIP records, not the pending set.

   • **NOTE:** The system will no longer allow the user to change the report date of the current WIP while a pending WIP set is being stored. This is to prevent accidental "roll" to history using a date later than the one in the pending WIP set which would then prevent you from completing the pending WIP report with the date originally entered.

3. To retrieve the pending set of WIP records, click the Retrieve Pending WIP button. A new WIP grid is displayed containing the data from the "pending" table in the database. A large red subtitle beneath the report date textbox in the upper left of the screen alerts the user that the record set being viewed is the pending WIP report.

   • If the user had made changes to the current WIP report without saving that record set first, when the Retrieve Pending WIP button is clicked, a warning message will be displayed indicating that the changes will not be saved if you continue to load the pending WIP record set. If you want to save your changes to the current WIP report, click Cancel to return to the screen and save your changes using one of the Save options. Click OK to abandon the changes made to the current WIP report and load the pending WIP record set in its place.

   ! Clicking **OK** will lose all changes made on the Work in Progress screen prior to clicking **Retrieve Pending WIP**.
If any system-issued bonds or new unbonded jobs were entered for the account since you last saved the pending record set, a popup message will be displayed alerting you that these new records have been added to your pending record set.

4. Modify the data entry fields as needed.

5. If necessary, click the Save Pending WIP button again to temporarily store this set of records again. You are still viewing the pending WIP report at this point. To return to the current WIP record set without finishing the pending WIP report, simply navigate back to Activity > Work in Progress.

6. If all values have been entered/updated satisfactorily, click the Finish / Move to Current button. The records that were in the current set of WIP records will roll to history, and the previously pending set of WIP records now becomes the current set of records.

7. To view the calculations of the new current WIP record set, click the Save & View WIP Analysis button off of the main Work in Progress screen.

Save & View WIP Analysis

When the Save & View WIP Analysis button system is clicked, they system displays the WIP analysis screen containing a new grid containing all the the same projects from the previous screen, but now expanded to include multiple WIP calculations. For definitions of the formulas used to calculate these items, please refer to Financial Analysis > WIP Projects.

1. The listing of Work in Progress records is sorted alphanumerically by the column heading noted with a ^.
   To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. By default, the WIP grid is built to fit within your browser window without requiring scrolling. However, this can result in many columns being cramped in terms of display. To expand any column in the WIP grid, mouseover the grey bars between any two columns in the header row until the cursor changes from a hand to a double-headed arrow. Click and drag the column to the desired width.

3. The report date textbox appears in the top left corner of the screen, but is greyed-out and locked to editing.
Entering a Corporate Financial Statement

A Corporate Financial Statement may be entered from within the View Account or Submit an Account areas of the e-SURETY™ Contract module. Upon arriving at the Corporate Financial Statement screen, both the account name and company name are displayed at the top of the screen.

To return to the Corporate Financial History screen without entering any data, click the Return to History button in the upper right corner of the screen.

Once you are in this area, you may enter financial data into the statement:

1. Enter numeric values into the As Given column of each section of the corporate financial statement. Numbers may be entered as whole dollar amounts or with cent values included.
   - The following fields are required at a minimum in order to submit the statement. If you have no figures to enter for any of the following, it will be necessary to enter at least a single dollar in the As Adjusted column of each field below.
     - Inventory (Current)
     - At least one value in the Current Liabilities section
     - At least one value in the Equity section
     - Revenues
     - Gross Profit
     - G&A Expenses
   - It is not mandatory to enter a value in the long-term assets section. If at least one is not entered, the total long-term assets allowable summary percentage will not calculate properly, but the statement can still be submitted without error. The same is true for the long-term liabilities section.
   - The fields for Marketable Securities and Inventory in the long-term assets section are read-only. Data cannot be entered into these fields, as the As Adjusted figures for these values are calculated based on the values entered in the current assets section.

2. Enter a percentage to override the pre-populated allowable % values, if desired. The default values that appear on a new financial statement are those that have been predefined by a bond administrator for your particular system.

3. Enter any notes for each line item, if desired. [max length: 100 characters]

4. If additional line items are needed, there are five custom fields available in each section of the corporate financial statement. Data entered in the custom fields will be stored in the database for the particular financial statement being entered only and will not apply to any past or previous statements entered. Enter
your own name for the custom field in the textbox displayed in the first column of the table [max length: 60 characters].

5. When all figures have been entered, click the Calculate button. The following actions will occur:

   - All values in the As Given column will be totaled.
   - All As Given values will be multiplied by the allowable percentages in order to populate the As Adjusted column with the calculated values.
     - Depending on your specific configuration, your statement may have been customized to include special calculations that do not calculate as described above. Please refer to documentation provided at the time of installation for details.
   - All values in the As Adjusted column will be totaled.
   - Summary percentages for all subtotal and total line items are calculated by dividing the As Adjusted total by the As Given total.

6. At this point, if you wish to override any calculated value that now appears in the As Adjusted column, enter the new value directly into the appropriate field. Unlike the personal financial statement, the As Adjusted fields are not read-only and may be edited.

7. When all overrides have been entered, click the Recalc Adjusted button. The following actions will occur:

   - All values in the As Adjusted column will be re-totaled.
   - The allowable percentages will be calculated to reflect appropriate percentage based on the the new override value that was entered.
   - Summary percentages will be recalculated based on the new totals.

8. If you need to enter new As Given values after performing a recalculation using overridden values, remember to click Calculate again in order to have the new values in the As Given column retotaled. Clicking Calculate after you have clicked Recalc Adjusted may occasionally result in an insignificant recalculation of an overridden As Adjusted value due to any rounding that occurred when determining the allowable % following the initial override.

9. Errors in calculation:

   - A calculated field will display "NaN" (not a number) when the Calculate button is clicked and there is invalid input in a numeric field (such as an alphabetic character). The statement may not be submitted until the error is corrected.
   - Calculated fields will also display "NaN" whenever zero is divided by zero. This may occur within the allowable % column, which calculates the As Adjusted total / As Given total, or in the Debt to Equity field, the formula for which is Total Liabilities / Net Worth.
   - "Infinity" will appear in a calculated field whenever a valid number is divided by zero. This may be
seen in the Debt to Equity field if there is a valid number for Total Liabilities, but there are no figures entered in the Equity section of the statement, resulting in a Net Worth of zero.

- Provided the minimum required fields are entered, a financial statement may be submitted to the database.
  - A statement may not be submitted if "NaN" appears in any calculated (colored) line item in either the As Given or As Adjusted columns.
  - A corporate financial statement may still be submitted to the system with "NaN" appearing in a summary percentage field.

- If you continue to receive an error message indicating that an incomplete financial statement cannot be submitted, double-check that there is data in each of the minimum-required fields (as indicated above), even if this value is 1.

10. Below the financial statement table are a number of additional fields.

- Statement Date -- Manually enter a valid date in this field or click the calendar icon to select a date from the popup calendar that appears.

- Statement Period, Accounting Basis, Company Structure -- Select the desired option from the dropdowns displayed.

  **NOTE:** On various financial analysis screens throughout the account administration area, data is pulled from the annual statement(s) for the lead company of an account. For this reason, users should not enter statements with duplicate year-ends dates where both statement periods are designated as annual. To avoid this, users can either (1) change the date of the "unofficial" statement, i.e., 12/30/06 versus 12/31/06; or (2) change the statement period type to something other than annual.

- CPA -- This dropdown is populated with any CPA firms entered at account application or later updated via the Account > Update screens. Select the desired CPA firm from the dropdown displayed. If no CPA firms have been entered, this dropdown will contain no options.

- Currency -- If the figures being reported are in a currency other than United States, select "Other" from the dropdown displayed.

- Bank Line of Credit -- The value displayed by default in this field is the line of credit for the bank entered at account application or later updated via the Account > Update screens. If multiple banks were entered, this value reflects a sum of all lines of credit.

- BLOC Expiration Date -- The value displayed by default in this field is the line of credit expiration date for the bank entered at account application or later updated via the Account > Update screens. If multiple banks were entered, the date displayed is the closest expiration date that will occur.
Outstanding BLOC -- Enter a valid number into this field.

Type of Indemnity, Type of Continuity -- Select any options in the selection box displayed. To select more than one option, hold down the CTRL key while clicking the desired items. If no options are desired, select the option for "None" at the top of the box.

Notes -- Enter any notes desired into this optional field.

**NOTE**: Fields marked with an asterisk (*) are required.

11. After entering all of the information, click the [Submit] button.

12. The Corporate Financial History screen is shown again with the new record now included.

13. To return to the Corporate Financial History screen without entering any data, click the [Return to History] button in the upper right corner of the screen.

[Back]
Account Attachments

The Attachments screen of the Documentation menu allows authorized users to view, upload and/or delete documents related to the account. These files may be viewed at any time by authorized users (depending on the specific configuration of your e-SURETY™ system). An attachment is any electronic file you wish to upload to the system to become a part of the account record. As of e-SURETY™ version 5.0.2, there are no restrictions to the types of files that can be added to the system. Acceptable files types include, but are not limited to, the following: all Microsoft Office files (including Office 2007), Adobe PDFs, image files (.jpeg, .png, .gif, .tiff, etc.), text files (.rtf, .txt, etc.), and email files (.eml, etc.). Attachments can be password-protected, and filenames can contain periods. Also new in this release is the fact that versioning of files is no longer tracked.

1. From the Documentation menu, click the Attachments menu item. The Attachments menu item will only appear to users assigned to roles with this permission enabled.

2. A popup window is displayed containing a listing of all account attachments, including the Filename, Category, Description, Date Uploaded, Size and User for each item. In addition, buttons are displayed for Download and, if authorized for the user's role, Delete. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   - To increase the size of the viewing area, position your mouse over any gray bar bordering the popup window. When the cursor changes to a double-headed arrow ( <--> ), click and drag the bar up, down, left, right, or diagonally with your mouse, as appropriate. Alternately, you could click the Maximize button in the upper right corner of the popup window to expand the window to the full screen size.

3. To view or modify an attachment, click the Download button on the right of the listing on the Attachments screen. A popup window will present options to Open or Save the file or Cancel your action. It is recommended that you save the file so that you have control over where the file is stored on your computer. Otherwise the file opens in a remote temporary directory and is difficult to locate again if you neglect to do a “Save As” at that point.

   - If the file you are viewing is modified and you wish to upload the revised version, follow the steps below for adding an attachment to a account.

4. To delete an attachment, click the Delete button on the right of the listing on the Attachments screen. The Delete button will only appear to users assigned to roles with this permission enabled. A popup appears asking you to confirm deletion of the record. Click the OK hotspot to remove the attachment, or Cancel to leave the attachment with the account record.

5. To attach a new or revised file to the account, click the Browse button located at the bottom of the list beneath the words "Browse to file to upload”. The file field box and Browse button will only appear to users assigned to roles with this permission enabled.

   a. Browse to the directory where the file is stored on your computer.
b. Highlight the filename and click [Open], or simply double-click the filename to close the dialogue box that appears.

c. Select a **Category** for the attachment from the dropdown that appears beneath the words "Select a category". The first item to appear in the dropdown alphabetically is preselected by default, and if no category is specifically chosen by the user, this will be category assigned to the account attachment.

d. If desired, enter text in the **Additional Description** field to further describe the attachment.

e. Click the **Submit** button when finished to upload the attachment to the account. Clicking the Enter key on your computer while within this field does not upload the attachment to the system.

**NOTE:** If the file you are uploading is a modified version of an existing attachment, note that as of e-SURETY™ version 5.0.2, the revised attachment does not replace the existing attachment as it did previously. Instead, a second version of the file will now be displayed in the listing. If you do not wish to retain the older version and are authorized to do so, simply delete it from the listing.

6. To close the **Attachments** window and return to the **Account Management** area, click the [X] at the upper right of the popup window.
Account Diary

The Diary screen of the Documentation menu allows the administrator or CSR/Underwriter to enter notes related to the account and view past diary entries.

From the Documentation menu, click the Diary menu item. A popup window is displayed containing a listing of all bond diary entries, including the Date, User, and Diary Entry for each item. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

To increase the size of the viewing area, position your mouse over any gray bar bordering the popup window. When the cursor changes to a double-headed arrow ( <-> ), click and drag the bar up, down, left, right, or diagonally with your mouse, as appropriate. Alternately, you could click the Maximize button in the upper right corner of the popup window to expand the window to the full screen size.

Once in this area, you may perform the following actions:

Add a New Diary Entry

Add a New Diary Entry

1. To add a new diary entry to the system, click the Add hotspot located at the bottom of the list.

2. A data entry field will be displayed on the resulting screen. Enter the diary entry, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all diary entries is displayed again with the new record now included.

4. To return to the Account Diary screen without entering a new record, click the Return to Table button.

5. When finished, click the Close Window hotspot or the Close Window button ( X ) in the top right corner of your popup window.

NOTE: Fields marked with an asterisk (*) are required.
5-Year Totals

The 5-Year Totals screen of the Financial > Analysis menu allows the e-SURETY™ user to analyze up to five years of financial totals, or balance sheets, for an account. The 5-Year Totals report displays the As Adjusted figures and totals from five corporate financial statements in a single onscreen summary.

From the Financial > Analysis menu, click the 5 Year Totals menu item. The system displays a table on the left which mirrors the corporate financial statement utilized within e-SURETY™. Displayed to the right of this are financial totals (in thousands) from up to five year-end financial statements entered for the lead company for the account. (Semi-annual and quarterly statements are not included in the 5-Year Totals report, nor are statements from subsidiary, or non-lead, companies.) The most recent FYE statement appears first, followed by the next four annual statements. As additional annual statements are entered for the lead company, the oldest set of totals will be "bumped off" the report, and the newest balance sheet figures will appear in the leftmost position.

NOTE: The five custom fields available in each section of the corporate financial statement are included in the 5-Year Totals report. The names displayed in the table on the left are taken from the most recent FYE statement only. If different names were entered by users for previous years' annual statements, they will not be shown on the report.
Companies

The **Companies** screen of the **Financial** menu allows the administrator or CSR/Underwriter to view and maintain the company information associated with an account. The companies initially displayed are those entered previously via the **Submit an Account** application questionnaire. The existing company information may be updated from this area, or additional companies may be added if necessary.

From the **Financial** menu, click the **Companies** menu item. The system displays a listing of all companies, including the **Name**, **Address**, **City**, **State**, **Zip**, and **FEIN** for each company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each company listing includes a hotspot for the **Financials** associated with that company. To access the **Financials** associated with a particular company, click the **Financials** hotspot corresponding to that company. The system now displays the **Corporate Financial History** screen, listing any financial statements previously entered for this company, including the **Statement Date**, **Statement Period**, and **Accounting Basis** for each financial statement. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

- **Add a New Company**
- **Edit an Existing Company**
- **Inactivate a Company**
- **Recover an Inactivated Company**
- **Add a New Corporate Financial Statement**
- **Edit an Existing Corporate Financial Statement**

**Add a New Company**

1. To add a new company to the system, click the **Add** hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the company information, then click the **Add** button.

3. A message screen displays confirming that the record has been added, and the listing of all companies is displayed again with the new record now included.

4. To return to the **Companies** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.
**Edit an Existing Company**

1. To edit an existing company in the system, locate the company in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all companies is displayed again with the record now modified.

4. To return to the **Companies** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate a Company**

You may inactivate a company within the **e-SURETY™** system. This does not actually delete the company from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing company in the system, locate the company in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the company from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all companies is displayed again with the record now removed.

4. To return to the **Companies** screen without inactivating the record, click the **No** hotspot.

**Recover an Inactivated Company**

You may reactivate a company within the **e-SURETY™** system that was previously inactivated. This results in the company being displayed once again for this account.

1. To recover a previously inactivated company in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.
2. The system displays a listing of all companies, including the Name, Address, City, State, Zip, and FEIN for each company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the company in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the company.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated companies is displayed again.

6. To return to the listing of previously inactivated companies without recovering the record, click the No hotspot.

7. To return to the Companies screen, click the Return to active record view hotspot at the bottom of the list.

Add a New Corporate Financial Statement

1. To access the Financials associated with a particular company, click the Financials hotspot corresponding to that company. The system now displays the Corporate Financial History screen, listing any financial statements previously entered for this company, including the Statement Date, Statement Period, and Accounting Basis for each financial statement. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To enter a new financial statement, click the Add hotspot located at the bottom of the list. The system now displays a data entry screen formatted like a corporate financial statement. For more information on entering data into this screen, please refer to Entering a Corporate Financial Statement.

Edit an Existing Corporate Financial Statement

1. To access the Financials associated with a particular company, click the Financials hotspot corresponding to that indemnitor. The system now displays the Corporate Financial History screen, listing any financial statements previously entered for this company, including the Statement Date and Accounting Basis for each financial statement. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing financial statement, locate the company in the listing and click the corresponding Edit hotspot.
hotspot on the right. The system now displays a data entry screen formatted like a corporate financial statement. For more information on entering data into this screen, please refer to Entering a Corporate Financial Statement.

3. To return to the Corporate Financial History screen, click the Return to History button in the upper right corner of the screen.
Completed Contract Gross Profit Analysis

The Completed Contract Gross Profit Analysis screen of the Financial > Analysis menu provides a report of all completed projects for an account, allowing the user to compare at a glance the original and revised contract amounts and gross profit estimates for each project. The Completed Contract Gross Profit Analysis report includes all projects that have “rolled off” the Work in Progress update spreadsheet automatically when the % complete reached 100%, as well as jobs that have been manually marked as completed from the Unbonded Jobs screen. (For more information, please refer to Unbonded Jobs.)

From the Financial > Analysis menu, click the Compl. Contract G Profit menu item. The system displays a listing of all completed contracts, including the Project Name, Orig Contract Price, Rev Contract Price + COs, Orig GP Est (%), Final GP (%), and Compl Date for each project.

The calculations used in this report are drawn from values entered and/or calculated on both the Unbonded Jobs and Work in Progress update screens.

- Project Name -- entered on Unbonded Jobs screen
- Orig Contract Price -- entered in Unbonded Jobs screen
- Rev Contract Price + COs -- modified on Work in Progress update screen
- Orig GP Est (%) -- Original Estimated Profit entered on Unbonded Jobs screen; formula as follows:
  1. Orig GP Est (%) = (Orig Est Profit / Orig Contract Price) * 100;
- Final GP (%) -- calculated on Work in Progress screen; formula as follows:
  1. Revised (Final) Gross Profit = Contract Price + COs - Revised Total Costs
  2. Final GP (%) = (Revised Gross Profit / Rev Contract Price + COs ) * 100
- Compl Date -- originally entered on Unbonded Jobs screen; modified via Work in Progress update screen as needed
Gross Profit Analysis

The Gross Profit Analysis screen of the Financial > Analysis menu provides a report of all in-progress projects for an account, allowing the user to view at a glance the original and revised contract amounts, current percent complete, and modified gross profit estimates for each project. The report also tracks the gross profit percentage estimate as it changes over the course of the contract.

From the Financial > Analysis menu, click the Gross Profit Analysis menu item. The system displays a listing of all open contracts, including the Project Name, Orig Contract Price, Rev Contract Price + COs, Curr % Complete, and Orig GP Est (%) for each project. In addition, the report displays the calculated gross profit estimate (%) from each of a maximum of eight Work in Progress update periods. As additional WIP updates are entered for the account, the oldest gross profit estimate will be “bumped off” the report, and the newest figure appears instead.

The calculations used in this report are drawn from values entered and/or calculated on both the Unbonded Jobs and Work in Progress update screens.

- Project Name -- entered on Unbonded Jobs screen
- Orig Contract Price -- entered in Unbonded Jobs screen
- Rev Contract Price + COs -- modified on Work in Progress update screen
- Curr % Complete -- calculated on Work in Progress screen; formula as follows:
  - Total Costs to Dates / Revised Total Costs
- Orig GP EST (%) -- Original Estimated Profit entered on Unbonded Jobs screen; formula as follows:
  1. Orig GP EST (%) = (Orig EST Profit / Orig Contract Price) * 100;
- Current GP (%) [listed by WIP report date] -- calculated on Work in Progress screen; formula as follows:
  1. Revised Gross Profit = Contract Price + COs - Revised Total Costs
  2. Current GP (%) = (Revised Gross Profit / Rev Contract Price + COs ) * 100
Indemnitors

The Indemnitors screen of the Financial menu allows the administrator or CSR/Underwriter to view and maintain the indemnitor information associated with an account. The indemnitors initially displayed are those entered previously via the Submit an Account application questionnaire. The existing indemnitor information may be updated from this area, or additional indemnitors may be added if necessary.

From the Financial menu, click the Indemnitors menu item. The system displays a listing of all indemnitors, including the Name, Address, City, State, and Zip for each indemnitor. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each indemnitor listing includes a hotspot for the Financials associated with that indemnitor. To access the Financials associated with a particular indemnitor, click the Financials hotspot corresponding to that indemnitor. The system now displays the Personal Financial History screen, listing any financial statements previously entered for this indemnitor, including the Statement Date and Accounting Basis for each financial statement. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Indemnitor
Edit an Existing Indemnitor
Inactivate a Indemnitor
Recover an Inactivated Indemnitor
Add a New Personal Financial Statement
Edit an Existing Personal Financial Statement

Add a New Indemnitor

1. To add a new indemnitor to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the indemnitor information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all indemnitors is displayed again with the new record now included.

4. To return to the Indemnitors screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.
Edit an Existing Indemnitor

1. To edit an existing indemnitor in the system, locate the indemnitor in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all indemnitors is displayed again with the record now modified.

4. To return to the Indemnitors screen without updating the record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Inactivate a Indemnitor

You may inactivate an indemnitor within the e-SURETY™ system. This does not actually delete the indemnitor from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing indemnitor in the system, locate the indemnitor in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the indemnitor from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all indemnitors is displayed again with the record now removed.

4. To return to the Indemnitors screen without inactivating the record, click the No hotspot.

Recover an Inactivated Indemnitor

You may reactivate an indemnitor within the e-SURETY™ system that was previously inactivated. This results in the indemnitor being displayed once again for this account.

1. To recover a previously inactivated indemnitor in the system, click the Recover inactivated records hotspot located at the bottom of the list.
2. The system displays a listing of all indemnitors, including the **Name, Address, City, State, and Zip** for each indemnitor. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the indemnitor in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the indemnitor.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated indemnitors is displayed again.

6. To return to the listing of previously inactivated indemnitors without recovering the record, click the **No** hotspot.

7. To return to the **Indemnitors** screen, click the **Return to active record view** hotspot at the bottom of the list.

---

**Add a New Personal Financial Statement**

1. To access the **Financials** associated with a particular indemnitor, click the **Financials** hotspot corresponding to that indemnitor. The system now displays the **Personal Financial History** screen, listing any financial statements previously entered for this indemnitor, including the **Statement Date** and **Accounting Basis** for each financial statement. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To enter a new financial statement, click the **Add** hotspot located at the bottom of the list. The system now displays a data entry screen formatted like a personal financial statement. For more information on entering data into this screen, please refer to **Entering a Personal Financial Statement**.

3. To return to the **Personal Financial History** screen, click the **Return to History** button in the upper right of the screen.

---

**Edit an Existing Personal Financial Statement**

1. To access the **Financials** associated with a particular indemnitor, click the **Financials** hotspot corresponding to that indemnitor. The system now displays the **Personal Financial History** screen, listing any financial statements previously entered for this indemnitor, including the **Statement Date** and **Accounting Basis** for each financial statement. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be
resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing financial statement, locate the indemnitor in the listing and click the corresponding Edit hotspot on the right. The system now displays a data entry screen formatted like a personal financial statement. For more information on entering data into this screen, please refer to Entering a Personal Financial Statement.

3. To return to the Personal Financial History screen, click the Return to History button in the upper right corner of the screen.
Ratios

The Ratios screen of the Financial menu allows the user to analyze up to five years of financial ratio trends for an account. The 5-Year % Ratio Trend Analysis report displays nearly two dozen financial analysis ratios, such as the current ratio, quick ratio, debt to equity, and more.

From the Financial menu, click the Ratios menu item. The system displays a table on the left listing all of the financial ratios calculated by the system. Displayed to the right of this are ratio calculations for up to five year-end financial statements entered for the lead company for the account. (Semi-annual and quarterly statements are not included in the 5-Year % Ratio Trend Analysis report, nor are statements from subsidiary, or non-lead, companies.) Calculations from the most recent FYE statement appear first, followed by those from the next four annual statements. As additional annual statements are entered for the lead company, the oldest set of ratios will be “bumped off” the report, and the newest ratio calculations will appear in the leftmost position.

The formulas used to calculate each ratio are shown below:

<table>
<thead>
<tr>
<th>FINANCIAL TREND</th>
<th>FORMULA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Ratio</td>
<td>Total Current Assets / Total Current Liabilities</td>
</tr>
<tr>
<td>Quick Ratio</td>
<td>(Total Current Assets - Inventories) / Total Current Liabilities</td>
</tr>
<tr>
<td>Days Cash</td>
<td>(Cash * 360) / Total Revenue</td>
</tr>
<tr>
<td>Net Worth/Program</td>
<td>Net Worth / Credit Line Aggregate*</td>
</tr>
<tr>
<td>Working Capital/Program</td>
<td>Working Capital / Credit Line Aggregate*</td>
</tr>
<tr>
<td>Gross Margin</td>
<td>Gross Profit / Total Revenue</td>
</tr>
<tr>
<td>Operating Margin</td>
<td>Operating Income / Total Revenue</td>
</tr>
<tr>
<td>Net Margin</td>
<td>Net Income / Total Revenue</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>Net Income(Loss) / Net Worth</td>
</tr>
<tr>
<td>Return on Assets</td>
<td>Net Income(Loss) / Total Assets</td>
</tr>
<tr>
<td>Return on Sales</td>
<td>Net Income(Loss) / Net Revenue</td>
</tr>
<tr>
<td>Debt to Equity</td>
<td>Total Liabilities / Net Worth</td>
</tr>
<tr>
<td>Bank Debt to Equity</td>
<td>Total Bank Debt / Net Worth</td>
</tr>
<tr>
<td>Sales to Equity</td>
<td>Revenue / Net Worth</td>
</tr>
<tr>
<td>Asset Turnover</td>
<td>Revenue / Total Assets</td>
</tr>
<tr>
<td>Equity to G&amp;A Expenses</td>
<td>Net Worth / G&amp;A Expenses</td>
</tr>
<tr>
<td>Cost of Sales to Sales</td>
<td>(Total Revenue - Gross Profit) / Total Revenue</td>
</tr>
<tr>
<td>Operating Exp to Sales</td>
<td>G&amp;A Expenses / Total Revenue</td>
</tr>
<tr>
<td>Current Liab to Equity</td>
<td>Total Current Liabilities / Net Worth</td>
</tr>
<tr>
<td>Sales to Inventory</td>
<td>Total Revenue / Inventory</td>
</tr>
</tbody>
</table>

*Credit Line Aggregate* is the aggregate line of credit assigned to an account when it is approved or later
updated. If the account has a status of pending, and therefore has no line of credit established yet, there will be no value for the Net Worth/Program and Working Capital/Program ratios. These will display as "N/A" in the 5-Year % Ratio Trend Analysis report.

All remaining figures used in the formulas above are values that are either directly entered into, or calculated within, the corporate financial statement. For more information, please refer to Entering a Corporate Financial Statement.
WIP Projects

The WIP Projects screen of the Financial > Analysis menu allows the e-SURETY™ user to view the current set of WIP records (based on the most recent update completed) as well as all historical WIP records for an account.

From the Financial > Analysis menu, click the WIP Projects menu item. The system displays a "spreadsheet" listing all WIP records currently in the system and the current WIP calculations for each record. Columns containing numeric values also display totals for all items within that column. The records are sorted alphanumerically by the column heading noted with a ^. Unlike other tables within the e-SURETY™ system, this "spreadsheet" may not be resorted by another column heading.

If historical WIP records exist for the account, a View History button is shown in the upper right corner of the screen. When clicked, the system displays the WIP Analysis: History screen with a listing of all previous WIP report dates. To view a historical WIP report, locate the date in the listing and click the View hotspot to the right. The system displays the WIP "spreadsheet" for that period.

An Export WIP hyperlink appears below the WIP "spreadsheet". When clicked, a popup appears with options to Open, Save, or Cancel.

- If Open is clicked, Microsoft Excel or an Excel-type viewer will appear directly within the payload area of e-SURETY™. Depending on your operating system and the version of Office installed on your PC, a toolbar with icons to save, etc. may or may not appear.
  - If no option to save appears, copy and paste the records displayed within e-SURETY™ into a new Excel document and save the file from within Excel.
  - If you are able to save the file from within e-SURETY™, refer to the instructions in the next step.
  - To return to the WIP "spreadsheet" in e-SURETY™, it is safe to use your browser's Back button from this location.

- If Save is clicked, browse to the location where you wish to save the file in the popup window that is displayed. By default, the file type will have an extension of .csv (comma-separated values). Simply double-click the file name, either within Windows Explorer or from within Excel, to open. Once opened, the file should be saved in .xls format.

The formulas used to calculate each column in the WIP Projects report are shown below.

**NOTE:** Depending on the specific configuration of your e-SURETY™ system, not all formulas may be displayed on your WIP Projects screens. Additionally, some of the column headings or labels may differ slightly among client systems.

<table>
<thead>
<tr>
<th>WIP Calculation</th>
<th>Formula</th>
</tr>
</thead>
</table>


<table>
<thead>
<tr>
<th>Term</th>
<th>Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rev Total Costs</td>
<td>= (Total Costs to Date) + (Rev. Est. Costs to Complete)</td>
</tr>
<tr>
<td>Rev Gross Profit</td>
<td>= (Contract Price + COs) - (Rev Total Costs)</td>
</tr>
<tr>
<td>Billings in Excess of Costs</td>
<td>= (Total Billed to Date) - (Total Costs to Date + Earned Income)</td>
</tr>
<tr>
<td>Costs in Excess of Billings</td>
<td>= (Total Costs to Date + Earned Income) - (Total Billed to Date)</td>
</tr>
<tr>
<td>% Complete Cost/Cost Ratio</td>
<td>= (Total Costs to Date) / (Rev Total Costs)</td>
</tr>
<tr>
<td>Earned Income</td>
<td>= (% Complete) x (Rev Gross Profit)</td>
</tr>
<tr>
<td>Billed Earned Income</td>
<td>= lower of (Total Billed to Date - Total Costs to Date) or (Earned Income)</td>
</tr>
<tr>
<td>Job Borrow</td>
<td>= (Total Billed to Date) - (Total Costs to Date + Revised Gross Profit)</td>
</tr>
<tr>
<td>Billed Unearned Income</td>
<td>= (Total Billed to Date - Total Costs to Date) - (Earned Income) [not greater than Rev Gross Profit]</td>
</tr>
<tr>
<td>Unbilled Earned Income</td>
<td>= (Earned Income) - (Billed Earned Income)</td>
</tr>
<tr>
<td>Profit Backlog</td>
<td>= (Rev Gross Profit) - (Earned Income)</td>
</tr>
<tr>
<td>Profit Earned to Date</td>
<td>= (Total Costs to Date / Rev Total Costs) * (Revised Gross Profit)</td>
</tr>
<tr>
<td>Profit Earned to Date [alternate formula]</td>
<td>= If (Revised Gross Profit) &gt; 0 Then (Total Costs to Date / Rev Total Costs) * (Revised Gross Profit), Otherwise (Revised Gross Profit)</td>
</tr>
<tr>
<td>Total Earned to Date</td>
<td>= (Total Costs to Date / Rev Total Costs) * (Contract Price + COs)</td>
</tr>
<tr>
<td>Total Earned to Date [alternate formula]</td>
<td>If (Profit Earned to Date) &gt; 0 Then (Total Costs to Date / Rev Total Costs) * (Contract Price + COs), Otherwise (Total Costs to Date + Profit Earned to Date)</td>
</tr>
</tbody>
</table>
**Account History**

The **Account History** screen of the **Account** menu allows the e-SURETY™ user to view the entire life cycle of an account and the various actions that were taken at each step and by whom. Similar to **Bond History**, the **Account History** screen displays a chronological listing of every account action, from application to manual approval to update to suspension.

From the **Account** menu, click the **History** menu item. The system displays a listing of all actions taken on the account, including the **Action**, **Notes**, **Date**, and **User** for each action. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

To view the details of an account at the time when a particular action was taken, locate the account action in the listing and click the corresponding **View** hotspot on the right. The system now displays the **Account Summary From History** screen showing the account summary as it appeared at the time when that particular action was taken, including any notes entered by the user. (For more information, please refer to **Account Summary**.)

To return to the **Account History** screen, click the **Return to Account** button at the top of the screen.
Entering a Personal Financial Statement

A Personal Financial Statement may be entered from within the View Account or Submit an Account areas of the e-SURETY™ Contract module. Upon arriving at the Personal Financial Statement screen, both the account name and individual indemnitor’s name are displayed at the top of the screen.

To return to the Personal Financial History screen without entering any data, click the Return to History button in the upper right corner of the screen.

Once you are in this area, you may enter financial data into the statement:

1. Enter numeric values into the As Given column of both the Assets and Liabilities sections of the personal financial statement. Numbers may be entered as whole dollar amounts or with cent values included.

2. Enter a percentage to override the pre-populated allowable % values in the next column, if desired. The default values that appear on a new financial statement are those that have been predefined by a bond administrator for your particular system.

3. The fields in the As Adjusted column of the personal financial statement are read-only and may not be modified, as their values will be determined when the Calculate button is clicked.

4. Enter any notes for each line item, if desired. [max length: 100 characters]

5. If additional line items are needed, there are five custom fields available in each section of the personal financial statement. Data entered in the custom fields will be stored in the database for the particular financial statement being entered only and will not apply to any past or previous statements entered. Enter your own name for the custom field in the textbox displayed in the first column of the table [max length: 60 characters].

6. When all figures have been entered, click the Calculate button. The following actions will occur:
   - All values in the As Given column will be totaled.
   - All As Given values will be multiplied by the allowable percentages in order to populate the As Adjusted column with the calculated values.
   - All values in the As Adjusted column will be totaled.
   - Summary percentages for Total Assets, Total Liabilities, and Total Net Worth are calculated by dividing the As Adjusted total by the As Given total.

**NOTE:** Occasionally, the characters "NaN" will appear in a summary percentage field. This occurs whenever zero is divided by zero. A personal financial statement may still be submitted to the system with "NaN" appearing in a summary percentage field. If "NaN" appears in either the As Given or As Adjusted column totals, however, it indicates that there is invalid data in a numeric field (such as an alphabetic character), and the statement should not be submitted until
the error is corrected. The system will not prevent you from submitting the statement, but it will ignore all invalid data, including any calculations affected.

7. Below the financial statement table are a number of additional fields.

- **Statement Date** -- Manually enter a valid date in this field or click the calendar icon to select a date from the popup calendar that appears.

- **Accounting Basis, Marital Status** -- Select the desired option from the dropdowns displayed.

- **Currency** -- If the figures being reported are in a currency other than United States, select "Other" from the dropdown displayed.

- **Position** -- If a position or title was entered for the indemnitor at the time of account application or via the Financial > Indemnitors screen, that value will be pre-populated in this field and may be modified as needed.

- **Years Experience, Age, Life Insurance in Force** -- Enter valid numbers into these fields.

- **Personal Credit Score and Date of Personal Credit Score**
  - If your system is configured with the functionality to retrieve credit scores from an reporting agency, these two fields will be pre-populated with the most recent credit score and report date. When entering an indemnitor's financial statement for the first time, the score and date will be that which was captured at the time of original account application. Thereafter, the score and date prepopulated on the financial statement will be drawn from the most recent statement entered.
  - To override the previous values with a credit score you acquired outside the system, simply enter a new number in the text box provided. Manually enter a valid date in the next field, or click the calendar icon to select a date from the popup calendar that appears.
  - To retrieve a new credit score from the reporting agency, click the check mark icon beside the field for credit score. A popup window will appear with indemnitor's name, Social Security number and address. Make any changes necessary, and click the **Get Score** button. A request for a new report will be sent to the credit agency.
  - When successfully returned, the new credit report will appear in the popup box, and the text fields for the score and report date will be automatically populated with the updated information. Click in the upper right corner of the popup window to close it.

- **Credit Report**
  - When viewing or editing previously-entered financial statements, an information icon will appear to the right of the textbox for Personal Credit Score if a credit report was captured previously and stored in the database. If no credit report was retrieved for
that particular financial statement -- if a score was manually entered, for example -- the information icon will not appear.

- Click the information icon to view the credit report. A popup window will appear with the text of the credit bureau report. Click in the upper right corner of the popup window to close it.

- Notes -- Enter any notes desired into this optional field.

**NOTE:** Fields marked with an asterisk (*) are required.

8. After entering all of the information, click the **Submit** button.

- If you forgot to click the **Calculate** button prior to submitting the financial statement, all calculations will automatically be performed when the **Submit** button is clicked.

9. The **Personal Financial History** screen is shown again with the new record now included.

10. To return to the **Personal Financial History** screen without entering any data, click the **Return to History** button in the upper right corner of the screen.

[Back]
Profile

The Profile screen of the Account menu provides a comprehensive and up-to-minute "snapshot" of an account, displaying at a glance the overall composition of the account as well as its current financial condition. The Profile screen is broken into two menu options: Overview and Financial.

From the Account > Profile menu, click either the Overview or Financial menu item. The system displays a series of tables, each containing data related to a different area of the account. If there is more than one company associated with an account, the information shown is based upon the lead company's records only.

Depending on which screen you are viewing, the following information is displayed:

Overview

Operation
Quality
Branch/Agency Information
Current LOC
Indemnitors/Officers
Key Personnel
References

Financial

Financial Condition
Financial Ratios
Financial Trends

Overview: Operation

This table presents basic information about the account, including its current status and the date the account was established in the e-Surety™ system. A notation will appear in red if the account is currently flagged as "Incomplete". (For more information, please refer to Incomplete Accounts.) The remaining items in this table are drawn from the information entered for the lead company at the time of account application or later updated via the Financial > Companies screen.

Overview: Quality

This table provides an overview of the fiscal and credit history of the account. The Rate Factor shown is that which was entered when the account was approved or subsequently updated via the Account Summary screen. The D&B Rating fields are drawn from the information entered for the lead company as part of the original application questionnaire or later updated via the Financial > Companies or Account > Update > D&B screen. The remaining
items are pulled from the most recent annual financial statement entered for the account’s lead company. (Semi-annual and quarterly statements are not included, nor are statements from subsidiary, or non-lead, companies.)

The abbreviations displayed for the Type of Indemnity field correspond to the following terms:

- None -- None
- Corp -- Corporate
- Prins -- All Principals
- PrinSp -- All Spouses of Principals
- CrossCorp -- Cross Corporate
- TenPctPrins -- All Prin > 10% ownership
- CorpThirdParty -- Corporate Third Party
- CorpResol -- Corp Resolution (Third Party)
- PersThirdParty -- Personal Third Party
- SubordAgr -- Subordination Agreement
- CapRetAgr -- Capital Retention Agreement

The abbreviations displayed for the Type of Continuity field correspond to the following terms:

- None -- None
- BuySell -- Buy/Sell Agreement
- Will -- Will
- LifeIns -- Life Insurance
- KeyPerAgr -- Key Person Agreement

**Overview: Branch / Agency Information**

This table displays the agency assigned to the account, including its agency code, address, phone and fax numbers, as well as the name of the branch or bond office to which the agency is assigned.

**Overview: Current LOC**
If the account is of an approved status, the current single and aggregate credit limits in force for the account will be displayed in this table along with the expiration date of the line of credit/letter of authority. In addition, the name of the user who authorized the current limits and expiration date, as well as the date of the most recent authorization, are displayed.

**Overview: Indemnitors / Officers**

Information pertaining to all indemnitors/corporate officers associated with the account are displayed in this table. This includes all indemnitors entered at the time of account application through the original questionnaire, as well as any records added or modified via the Financial > Indemnitors screen. The Name and % Owner fields are drawn from the information entered at application or later updated via the Financial > Companies screen. The remaining items are all drawn from the most recent personal financial statement entered for the indemnitor.

**Overview: Key Personnel**

Information pertaining to all key personnel associated with the account are displayed in this table. This includes all key personnel entered at the time of account application through the original questionnaire, as well any records added or modified via the Account > Update screens.

**Overview: References**

Information pertaining to all general references associated with the account are displayed in this table. This includes all references entered at the time of account application through the original questionnaire, as well any records added or modified via the Account > Update screens.

**Financial: Financial Condition**

This table mirrors the corporate financial statement utilized within e-SURETY™. Included in this area are the financial figures (in thousands) from the most recent year-end and interim financial statement entered for the lead company for the account. (Statements from subsidiary, or non-lead, companies are not included in the Profile.) As the header depicts, the values shown are the As Allowed figures. The accounting basis and date of the financial statements being reported are also displayed.

**NOTE:** The five custom fields available in each section of the corporate financial statement are included in the table. The names displayed are taken from the most recent FYE statement only. If different names were entered for the interim statement, they will not be shown in the table.
Financial: Financial Ratios

This table displays nearly two dozen financial analysis ratios, such as the current ratio, quick ratio, and debt to equity, as well as the benchmarks for these ratios established by the company.

For definitions of the formulas used to calculate these ratios, please refer to Financial > Ratios. The benchmarks displayed are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Ratio Benchmarks.)

As of version 4.5.11, the benchmarks displayed on this screen may now be based on the Industry Code designated for the account. (For more information, please refer to Ratio Benchmarks.)

A dropdown appears in the upper left corner of this table which displays a maximum of eight of the most recent financial statements entered for the lead company for the account, regardless of statement period. The statement date and period appear in this dropdown listing. By default, the dropdown is preselected with the most recent year-end statement for the lead company. By clicking another item in the dropdown, the page will automatically be refreshed and the new ratios displayed, drawing its values from the statement selected. The date of the annual statement currently being reported appears in the table header.

Financial: Financial Trends

This table displays up to five years of selected figures and ratios generated from the corporate financial statements. These values include: Working Capital, Current Ratio, Net Worth, Debt to Equity, Total Revenue, Gross Profit, and Net Income. The values displayed in this table are taken from the five most recent year-end financial statements entered for the lead company for the account. (Semiannual and quarterly statements are not included, nor are statements from subsidiary, or non-lead, companies.) Calculations and figures from the most recent annual statement appear first, followed by those from the next four annual statements. As additional year-end statements are entered for the lead company, the oldest set of figures will be "bumped off" the report, and the newest calculations will appear in the leftmost position.
Pending Accounts

The **Pending Accounts** screen displays all accounts (whether being utilized in the Commercial or Contract module) that have been referred to underwriting.

The CSR/Underwriter may review and edit accounts in their own queue only from this screen. A queue is based on the branch assignment of the CSR/UW. Accounts assigned to agencies within the CSR/Underwriter's branch or state (depending on system configuration) are routed to this queue. (For more information, please refer to Types of Queues.)

Bond administrators can view the pending accounts queues for any or all branches by selecting the desired branch from the dropdown list in the upper right corner of the screen and clicking the **Submit** button. If the bond administrator is branch restricted, the dropdown list will be modified accordingly.

Once an account has been reassigned to a user, that account no longer appears in the **Pending Accounts** queue for the rest of the branch. It only appears in the queue seen by the individual to whom the account was reassigned. However, bond administrators will still see the reassigned account in their "All" queue when using the branch dropdown displayed in the upper right corner of their **Pending Accounts** screen. (In addition, all non-branch-restricted users would be able to locate the account via the Find an Account screen.)

1. On the left navigation menu, click the **Pending Accounts** hotspot. The system displays a listing of all accounts having an **Under Review** status, including the **Tracking Number**, **Account Number**, **Account Name**, **State**, **Agency**, **Last Action**, **Status**, and **Resp UW** for each account. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. Locate the account you want to review in this listing, and click the corresponding **Edit** hotspot to proceed to the **View Account** screen.
Summary

The Summary screen of the Account menu displays all of the key information pertaining to an account, such as its name and lead company, credit line established, current status, last action taken, etc. The Summary screen is the equivalent of the View Bond screen for both Commercial and Contract bonds, as it is the area where actions may be taken on an account, such as manual approval or rejection.

From the Account menu, click the Summary menu item.

Once in this area, you may perform the following actions (depending on the current status of the account and your login authority level):

Do Action

Do Action

Depending on the current status of the account and your login authority level, certain actions may be taken on an account. The actions available from the Summary screen include the following. Click any hotspot for more information.

- **Approve Account**
- **Reject Account**
- **Reassign Account**
- **Suspend Account**
- **Update Account Info**
- **Update Account LOC**
- **Reinstate Account**
- **Close Account**

1. To manually perform an action for an account, highlight one of the actions in the Select Action dropdown list in the upper left corner of the screen and click the Do Action button.

2. Depending on the action selected, the user will have an opportunity to add or modify information in data entry fields that are presented on the same or a second screen. In all cases, the user may enter notes to provide details pertaining to the action taken. These notes may be viewed later by accessing the appropriate action in the Account History screen. (For more information, please refer to History.)

- **Approve Account** -- The Summary screen will be displayed again, but with certain fields now
editable. If the account approval is successful, the account will be assigned an account number and its account status will now appear as "Active".

- The Account Name entered at the time of account application may be modified, if desired.

**NOTE:** If the name of the account is modified and this is also the name of the lead company for the account, you will need to go to the Financial > Companies area of e-SURETY™ and make the same change to the company record.

- To specify a Responsible Underwriter for the account, select a name from the dropdown displayed. As with bonds, selecting a responsible underwriter is different from reassigning an account to another underwriter. Any bonds issued to the account will automatically have the same account underwriter assigned as the bond's Responsible Underwriter. Users who are branch-restricted will only see the names of underwriters in the same branch or branches to which they are assigned.

  - The names that appear in this dropdown consist only of CSR/Underwriter and Administrator role types having an aggregate authority level greater than zero in the appropriate module, as determined by a system parameter. This parameter identifies the module(s) in which accounts are being utilized and which module, if any, takes precedence. This translates to names appearing in the dropdown as follows based on the parameter:

    - Commercial accounts only or accounts used in both modules, but Commercial predominates -- only the names of users assigned a Commercial aggregate authority greater than zero appear

    - Contract accounts only or accounts used in both modules, but Contract predominates -- only the names of users assigned a Contract aggregate authority greater than zero appear

    - Commercial and Contract accounts used equally -- the names of users having an aggregate authority greater than zero in *either* module appear

  **NOTE:** If user / account authority is being utilized based on bond class, the highest aggregate of all bond classes per user will be used by the system.

- The Branch assigned to the account by the system is the branch to which the agency chosen at the time of initial account setup is assigned. To change the branch, select another name in the dropdown displayed. Users who are branch-restricted will only see the names of the branch or branches to which they are assigned.
To change the Agency assigned to the account, click the agency name which now appears as a hotspot. From the popup window that appears, search for the desired agency by name or agency code, and click the Submit button. Locate the agency in the listing that is returned, and click the Select hotspot to the right. The popup window will close automatically, and the new agency now appears in the Summary.

It is still necessary to click the Submit button at the bottom of the Summary screen for this change to take effect.

The Commission Rate (%) field is flooded with the default commission predefined for the agency in the System Tables area of e-SURETY™. (For more information, please refer to Agencies.) The commission rate can be modified, if desired.

If more than one company has been entered for the account, the one selected as the Lead Company may be changed. Select the appropriate company name from the dropdown displayed.

An Industry Code can optionally be assigned to the account. If desired, select an industry code from the dropdown displayed. This dropdown is pre-populated with those industry codes that are predefined in the System Tables area of e-SURETY™. (For more information, please refer to Industry Codes.) Additionally, if your system has been configured to use ratio benchmarks based on industry code, the set of benchmarks displayed on the Account > Profile: Financial screen could vary based on the industry code assigned to the account.

The Commercial (Single) and Commercial (Aggregate) fields are pre-populated with "0" initially and are therefore not enforced as required entries, so be sure to enter appropriate numeric values in each of these fields, if desired. (Users will see those fields as appropriate for the module(s) being utilized by the carrier.)

The Contract (Single) and Contract (Aggregate) fields are pre-populated with "0" initially and are therefore not enforced as required entries, so be sure to enter appropriate numeric values in each of these fields, if desired. (Users will see those fields as appropriate for the module(s) being utilized by the carrier.)

NOTE: A user may not approve an account having a single or aggregate credit line exceeding his or her personal single or aggregate underwriting authority level.

LOC Expiration Date is a required field.

Accounts are suspended automatically once their expiration date has passed. Bonds cannot be issued to the account at that point, and the account must be reinstated before a bond application may be submitted.
■ Rate Type is a required dropdown. The rate types available in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Dropdown Lists.) Each rate type can be configured with a numeric modifier that will adjust the premium calculated for a Contract bond accordingly. (For more information, please refer to Rate Types.)

■ An optional Rate Factor may be entered. This factor is a multiplier applied to the bond premium at the time of bond quotation and purchase. Entering a rate factor of 0 means that no rate factor is to be applied. Similarly, if 1.0 is entered as a rate factor, it is the equivalent of applying no rate factor since the multiplication by 1 will have no impact on the calculated premium. The rate factor entered must be between 0 and 5000.

NOTE: Accounts may only be approved if they have been marked as complete in the Submit an Account area. If an account approval is submitted for an incomplete account, it will be denied by the system. (For more information, please refer to Incomplete Accounts.)

■ Reassign Account -- From the dropdown displayed on the new screen that appears, select the name of the CSR/Underwriter to whom you wish to reassign the account for underwriting review. The account will now appear in that individual's Pending Accounts queue and will no longer appear in the branch queue in which it was originally displayed.

■ The names that appear in this dropdown consist only of CSR/Underwriter and Administrator role types having an aggregate authority level greater than zero in the appropriate module, as determined by a system parameter. (See Approve Account above for more information.)

■ If configured for your particular system, the user to whom the account has been reassigned will receive an email notifying them of your reassignment action.

NOTE: The system does not prevent you from reassigning an account that has not yet been marked as complete. (For more information, please refer to Submit an Account.) Because only completed pending accounts appear in an individual's queue, if an account is reassigned while it is still in an incomplete status, the user will not see the reassigned account in their queue. To rectify the situation, simply locate the account from the Incomplete Accounts screen and mark it as complete.

■ Update Account Info -- Select this option to modify administrative details about the account, such as the account name, responsible underwriter, branch, agency, commission rate (%), rate type or rate factor. (See Approve Account above for details about each item.) Any user may submit changes via this action item, regardless of user authority level.

■ Update Account LOC -- Select this option to modify the Commercial / Contract lines of credit values or LOC expiration date for the account. (See Approve Account above for details about each item.) When the changes are submitted to the system, a user's authority limits will be
verified against the account LOC being entered. A user may not update an account having a single or aggregate credit line that exceeds his or her personal single or aggregate underwriting authority level. In addition, a user may not modify the LOC Expiration Date if the account's aggregate line exceeds his or her personal aggregate underwriting authority level.

- **Reinstate Account** -- The Summary screen will be displayed again, but with certain fields now editable. (See Approve Account above for details.)
  - Because credit line amounts are entered at account reinstatement, a user's aggregate authority level will be checked upon clicking **Submit**.

- **Reject Account** -- Enter any optional notes detailing the selected action on the new screen that appears.
  
  **NOTE:** The system does not prevent you from rejecting an account that has not yet been marked as complete. (For more information, please refer to Submit an Account.) If an account is rejected while it is still in an incomplete status, it will continue to appear on the Incomplete Accounts screen. To rectify the situation, simply locate the account from the Incomplete Accounts screen and mark it as complete.

- **Suspend Account** -- Enter any optional notes detailing the selected action on the new screen that appears. Once an account has been suspended, bonds may no longer be issued under it.

- **Close Account** -- This action is only available after an account has been first suspended. Once an account is closed, no further action may be taken on it, although it will still remain in the system for viewing and for historical purposes. Notes may be entered on the new screen that appears.

3. After entering any necessary information and/or notes, click the **Submit** button. Click the **Return to Account** button to cancel the action and return to the Summary screen without enacting any changes.

4. After the system processes the submitted data, an account action message will be displayed, indicating whether the action was approved or not.

5. Click the **Return to Account** button to return to the Summary screen.
Banks

The **Banks** screen of the Account > Update menu allows the administrator or CSR/Underwriter to view and maintain the bank information associated with an account. The banks initially displayed are those entered previously via the Submit an Account application questionnaire. The existing bank information may be updated from this area, or additional banks may be added if necessary.

From the Account > Update menu, click the **Banks** menu item. The system displays a listing of all banks, including the **Name**, **City**, and **State** for each bank. This listing is sorted alphabetically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

- **Add a New Bank**
- **Edit an Existing Bank**
- **Inactivate a Bank**
- **Recover an Inactivated Bank**

### Add a New Bank

1. To add a new bank to the system, click the **Add** hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the bank information, then click the **Add** button.

3. A message screen displays confirming that the record has been added, and the listing of all banks is displayed again with the new record now included.

4. To return to the Banks screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Bank

1. To edit an existing bank in the system, locate the bank in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all banks is displayed again with the record now modified.
4. To return to the **Banks** screen without updating the record, click the [Return to Table] button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Bank

You may inactivate a bank within the **e-SURETY™** system. This does not actually delete the bank from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing bank in the system, locate the bank in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the bank from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all banks is displayed again with the record now removed.

4. To return to the **Banks** screen without inactivating the record, click the **No** hotspot.

### Recover an Inactivated Bank

You may reactivate a bank within the **e-SURETY™** system that was previously inactivated. This results in the bank being displayed once again for this account.

1. To recover a previously inactivated bank in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all banks, including the **Name, City,** and **State** for each bank. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the bank in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the bank.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated banks is displayed again.
6. To return to the listing of previously inactivated banks without recovering the record, click the No hotspot.

7. To return to the Banks screen, click the Return to active record view hotspot at the bottom of the list.
Prior Bond Companies

The Prior Bond Companies screen of the Account > Update menu allows the administrator or CSR/Underwriter to view and maintain the previous bond company information associated with an account. The bond companies initially displayed are those entered previously via the Submit an Account application questionnaire. The existing bond company information may be updated from this area, or additional bond companies may be added if necessary.

From the Account > Update menu, click the Bond Companies menu item. The system displays a listing of all prior bond companies, including the Name and Reason for Leaving for each bond company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Prior Bond Company
Edit an Existing Prior Bond Company
Inactivate a Prior Bond Company
Recover an Inactivated Prior Bond Company

Add a New Prior Bond Company

1. To add a new bond company to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the bond company information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all prior bond companies is displayed again with the new record now included.

4. To return to the Prior Bond Companies screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Edit an Existing Prior Bond Company

1. To edit an existing bond company in the system, locate the bond company in the listing and click the correspond Edit hotspot on the right.
2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all prior bond companies is displayed again with the record now modified.

4. To return to the **Prior Bond Companies** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Prior Bond Company

You may inactivate a bond company within the e-SURETY™ system. This does not actually delete the bond company from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing bond company in the system, locate the bond company in the listing and click the correspond **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the bond company from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all prior bond companies is displayed again with the record now removed.

4. To return to the **Prior Bond Companies** screen without inactivating the record, click the **No** hotspot.

### Recover an Inactivated Prior Bond Company

You may reactivate a bond company within the e-SURETY™ system that was previously inactivated. This results in the bond company being displayed once again for this account.

1. To recover a previously inactivated bond company in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all bond companies, including the **Name** and **Reason for Leaving** for each bond company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the bond company in the listing and click the correspond **Activate** hotspot on the right.
4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the bond company.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated prior bond companies is displayed again.

6. To return to the listing of previously inactivated bond companies without recovering the record, click the No hotspot.

7. To return to the Prior Bond Companies screen, click the Return to active record view hotspot at the bottom of the list.
CPA Firms

The CPA Firms screen of the Account > Update menu allows the administrator or CSR/Underwriter to view and maintain the CPA information associated with an account. The CPA firms initially displayed are those entered previously via the Submit an Account application questionnaire. The existing CPA information may be updated from this area, or additional CPA firms may be added if necessary.

From the Account > Update menu, click the CPA menu item. The system displays a listing of all CPA firms, including the Firm Name, City, and State for each CPA firm. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New CPA Firm
Edit an Existing CPA Firm
Inactivate a CPA Firm
Recover an Inactivated CPA Firm

Add a New CPA Firm

1. To add a new CPA firm to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the CPA firm information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all CPA firms is displayed again with the new record now included.

4. To return to the CPA Firms screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

Edit an Existing CPA Firm

1. To edit an existing CPA firm in the system, locate the CPA firm in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all CPA firms is
displayed again with the record now modified.

4. To return to the **CPA Firms** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

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**Inactivate a CPA Firm**

You may inactivate a CPA firm within the **e-SURETY™** system. This does not actually delete the CPA firm from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing CPA firm in the system, locate the CPA firm in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the CPA firm from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all CPA firms is displayed again with the record now removed.

4. To return to the **CPA Firms** screen without inactivating the record, click the **No** hotspot.

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**Recover an Inactivated CPA Firm**

You may reactivate a CPA firm within the **e-SURETY™** system that was previously inactivated. This results in the CPA firm being displayed once again for this account.

1. To recover a previously inactivated CPA firm in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all CPA firms, including the **Firm Name, City, and State** for each CPA firm. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the CPA firm in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the CPA firm.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously
inactivated CPA firms is displayed again.

6. To return to the listing of previously inactivated CPA firms without recovering the record, click the No hotspot.

7. To return to the CPA Firms screen, click the Return to active record view hotspot at the bottom of the list.
Largest Jobs

The Largest Jobs screen of the Account > Update menu allows the administrator or CSR/Underwriter to view and maintain information regarding previous jobs associated with an account. The jobs initially displayed are those entered previously via the Submit an Account application questionnaire. The existing job information may be updated from this area, or additional jobs may be added if necessary.

From the Account > Update menu, click the Largest Jobs menu item. The system displays a listing of all jobs, including the Job Name, Contract Price, Gross Profit, Compl. Date, and Obligee for each job. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Largest Job
Edit an Existing Largest Job
Inactivate a Largest Job
Recover an Inactivated Largest Job

Add a New Largest Job

1. To add a new job to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the job information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all jobs is displayed again with the new record now included.

4. To return to the Largest Jobs screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Edit an Existing Largest Job

1. To edit an existing job in the system, locate the job in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.
3. A message screen displays confirming that the record has been updated, and the listing of all jobs is displayed again with the record now modified.

4. To return to the Largest Jobs screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

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**Inactivate a Largest Job**

You may inactivate a job within the e-SURETY™ system. This does not actually delete the job from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing job in the system, locate the job in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the job from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all jobs is displayed again with the record now removed.

4. To return to the Largest Jobs screen without inactivating the record, click the No hotspot.

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**Recover an Inactivated Largest Job**

You may reactivate a job within the e-SURETY™ system that was previously inactivated. This results in the job being displayed once again for this account.

1. To recover a previously inactivated job in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all jobs, including the Job Name, Contract Price, Gross Profit, Compl. Date, and Obligee for each job. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the job in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the job.
5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated jobs is displayed again.

6. To return to the listing of previously inactivated jobs without recovering the record, click the No hotspot.

7. To return to the Largest Jobs screen, click the Return to active record view hotspot at the bottom of the list.
Key Personnel

The Key Personnel screen of the Account > Update menu allows the administrator or CSR/Underwriter to view and maintain the key personnel information associated with an account, such as supervisors, foreman, etc.. The personnel initially displayed are those entered previously via the Submit an Account application questionnaire. The existing personnel information may be updated from this area, or additional personnel may be added if necessary.

From the Account > Update menu, click the Key Personnel menu item. The system displays a listing of all personnel, including the Full Name and Position for each personnel. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Key Personnel
Edit an Existing Key Personnel
Inactivate a Key Personnel
Recover an Inactivated Key Personnel

Add a New Key Personnel

1. To add a new personnel to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the personnel information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all personnel is displayed again with the new record now included.

4. To return to the Key Personnel screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Edit an Existing Key Personnel

1. To edit an existing personnel in the system, locate the personnel in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all personnel is
To return to the **Key Personnel** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Key Personnel

You may inactivate an personnel within the **e-SURETY**™ system. This does not actually delete the personnel from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing personnel in the system, locate the personnel in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the personnel from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all personnel is displayed again with the record now removed.

4. To return to the **Key Personnel** screen without inactivating the record, click the **No** hotspot.

### Recover an Inactivated Key Personnel

You may reactivate an personnel within the **e-SURETY**™ system that was previously inactivated. This results in the personnel being displayed once again for this account.

1. To recover a previously inactivated personnel in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all personnel, including the **Full Name** and **Position** for each personnel. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the personnel in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the personnel.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously
inactivated personnel is displayed again.

6. To return to the listing of previously inactivated personnel without recovering the record, click the No hotspot.

7. To return to the Key Personnel screen, click the Return to active record view hotspot at the bottom of the list.
General References

The General References screen of the Account > Update menu allows the administrator or CSR/Underwriter to view and maintain the reference information associated with an account, such as architects, obligees, owners, suppliers, etc. The references initially displayed are those entered previously via the Submit an Account application questionnaire. The existing reference information may be updated from this area, or additional references may be added if necessary.

From the Account > Update menu, click the References menu item. The system displays a listing of all references, including the Name, City, and State for each reference. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New General Reference
Edit an Existing General Reference
Inactivate a General Reference
Recover an Inactivated General Reference

Add a New General Reference

1. To add a new reference to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the reference information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all references is displayed again with the new record now included.

4. To return to the General References screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Edit an Existing General Reference

1. To edit an existing reference in the system, locate the reference in the listing and click the corresponding Edit hotspot on the right.
2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all references is displayed again with the record now modified.

4. To return to the **General References** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

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**Inactivate a General Reference**

You may inactivate a reference within the **e-SURETY™** system. This does not actually delete the reference from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing reference in the system, locate the reference in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the reference from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all references is displayed again with the record now removed.

4. To return to the **General References** screen without inactivating the record, click the **No** hotspot.

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**Recover an Inactivated General Reference**

You may reactivate a reference within the **e-SURETY™** system that was previously inactivated. This results in the reference being displayed once again for this account.

1. To recover a previously inactivated reference in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all references, including the **Name**, **City**, and **State** for each reference. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the reference in the listing and click the corresponding **Activate** hotspot on the right.
4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the reference.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated references is displayed again.

6. To return to the listing of previously inactivated references without recovering the record, click the No hotspot.

7. To return to the General References screen, click the Return to active record view hotspot at the bottom of the list.
Verifications

The Verifications screen of the Account menu provides the e-SURETY™ administrator or CSR/Underwriter with a form that can be used in making inquiries on the account. The Verifications form is pre-populated with any bank, reference, and largest job information entered at the time of account application through the original questionnaire, as well any records added via the Account > Update screens.

From the Account menu, click the Verifications menu item. The system displays a series of tables containing data from the bank, reference, and largest job information associated with the account, as well as areas for the user to make notes regarding the inquiry. Print the form by right-clicking anywhere on the Verifications screen and selecting "Print" from the context menu that appears. Scan the form, if desired, and upload as an attachment to the account. (For more information, please refer to Account Attachments.)
Types of Queues

Depending on the specific configuration of your e-SURETY™ system, the method of queueing pending bonds may be one of the following:

1. **Bond Branch Method**
   - Agencies are assigned to branches.
   - Bonds are routed to branches based upon their issuing agency.
   - CSR role types see bonds for the branch(es) to which they are assigned.
   - Administrator role types see bonds for branches in their "User" queue initially, but can toggle to any other branch using the dropdown in the upper right corner of the screen. If the user is not branch-restricted, all branches will appear in the dropdown; otherwise, the dropdown list will be modified accordingly.

   **NOTE:** The functionality for branch restricting users is only possible when using the Bond Branch method of queueing.

2. **Branch Method**
   - Users are assigned to branches.
   - Branches are assigned to states.
   - Bonds are routed to branches based upon their issue state.
   - CSR role types see bonds for the branch(es) to which they are assigned.
   - Administrator role types see bonds for branches in their "User" queue initially, but can toggle to any other branch using the dropdown in the upper right corner of the screen.

3. **User Method**
   - Users are assigned to states.
   - Bonds are routed to states based upon their issue state.
   - CSR role types see bonds for the branch(es) to which they are assigned.
   - Administrators see users in the dropdown.

4. **User/State Method**
   - Users are assigned to states.
   - Bonds are routed to states based upon their issue state.
- CSR role types see bonds for the branch(es) to which they are assigned.
- Administrators see states in the dropdown.

5. **Branch/User Hybrid**
   - Users are assigned to branches.
   - Branches are assigned to states.
   - Bonds are routed to branches based upon their issue state.
   - Users can additionally be assigned to states.
   - CSR role types see bonds for the branch(es) to which they are assigned as well as any additional states to which they are assigned.
   - Administrators see users as well as branches in the dropdown.

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View Bond Actions -- Commercial

Purchase Bond

When the quotation system is utilized, Purchase Bond will appear as an option in the action dropdown on the View Bond screen for any bond quotation that was neither purchased nor declined at the time of application, but was instead saved by the end-user. (If no selection to actively purchase, save, or decline the quote is originally made on the Buy a Bond: Decision screen, all quotations are saved by default.)

Bond quotations may be purchased until they reach their Quote Expiry date as shown on the Pending Quotes screen. The number of days in the expiration period is established by the surety and is the same for all Commercial bonds system-wide. Once a quotation expires, no actions may be taken on the record, and a new bond application will have to be submitted again.

Quoted bonds (for new bond purchase) may be purchased after locating the bond from within any of the following screens: Pending Quotes, Find a Bond, or Recent Bonds (agent role types only). However, quoted renewals may only be purchased via the Pending Quotes screen. If a bond having a quoted renewal is accessed from the Find a Bond screen, for example, the options for Purchase and Decline will not be available. If a user wishes to purchase a quoted renewal, this step should be taken directly from the Pending Quotes screen by clicking the Edit hotspot and choosing Purchase Bond from the action dropdown that is then displayed.

Accept Quote

When the quotation system is utilized and the bond configuration has been set up to disallow purchase directly by agents, Accept Quote will appear as an option in the action dropdown on the View Bond screen for any bond quotation that was neither accepted nor declined at the time of application, but was instead saved by the end-user. (If no selection to actively purchase, save, or decline the quote is originally made on the Buy a Bond: Decision screen, all quotations are saved by default.)

Bond quotations may be accepted until they reach their Quote Expiry date as shown on the Pending Quotes screen. The number of days in the expiration period is established by the surety and is the same for all Commercial bonds system-wide. Once a quotation expires, no actions may be taken on the record, and a new bond application will have to be submitted again.

When Accept Quote is selected from the action dropdown, the action is immediately processed. Once accepted, the bond will no longer appear in the Pending Quotes queue. Instead, it now appears in the Pending Bonds queue.
awaiting final purchase by an authorized CSR/underwriter.

Return to Commercial View Bond

Decline Quote

When the quotation system is utilized, Decline Quote will appear as an option in the action dropdown on the View Bond screen for any bond quotation that was neither purchased/accepted nor declined at the time of application, but was instead saved by the end-user. (If no selection to actively purchase, save, or decline the quote is originally made on the Buy a Bond: Decision screen, all quotations are saved by default.)

Bond quotations may be declined until they reach their Quote Expiry date as shown on the Pending Quotes screen. The number of days in the expiration period is established by the surety and is the same for all Commercial bonds system-wide. Once a quotation expires, no actions may be taken on the record, and a new bond application will have to be submitted again.

When Decline Quote is selected from the action dropdown, a popup window will appear to warn the user that the action will be immediately processed. When this popup appears, the user may click “Cancel” to cancel the action or “OK” to continue. If “OK” is clicked, the action will be immediately processed. A new screen will be presented containing a dropdown list to select a reason for the declination, as well as a large text box for entering any additional notes or comments. To continue and submit the page, click the Submit button. A confirmation screen appears, and no further action may be taken on this bond.

Return to Commercial View Bond

Re-Quote Action

When the quotation system is utilized, and the optional parameter is enabled to allow this functionality. The user may select this action on the view bond screen to make changes to a bond that has already been quoted prior to purchasing the quote. Once this option is selected the user is taken to the Decline Quote screen. Once the declination is processed the bond is placed into a refered status so an underwriter can make the necessary changes and then re-approve the bond.

Return to Commercial View Bond

Decline Future Automatic Renewals
When a user selects this action from the Do Action dropdown, the declination of automatic renewals will only affect future versions of the bond that have not yet been generated by the system.

If a pending renewal has already been automatically generated -- i.e., it is visible as the next numbered version or modification of the bond from within the Bond History screen -- the declination action will have no impact on that renewal. In this case, the user would need to wait for the pending renewal to become effective, then cancel that version of the bond manually.

Return to Commercial View Bond

Initiate Bond Cancellation

Canceling a Commercial bond is a two-step process in e-SURETY™. The first step, Initiate Cancellation, must always be performed by the end user and will establish the date for final cancellation. After cancellation has been initiated, no further action is required by the user, as the system will perform the second step of final cancellation automatically when the date of final cancellation arrives. However, final cancellation can optionally be performed manually by the user in the case of data entry error or to process a flat cancellation. (For more information, please see Cancel Bond.)

1. A number of data entry fields will be displayed on the View Bond: Cancellation screen. Enter the cancellation information and any notes desired, then click the Submit button. Once submit is clicked, this action will be final. No popup is presented to warn the user. However, user may click the Return to Bond button in order to "cancel" the action.

   - Cancellation Initiation Date -- This field will be prepopulated with the current date. If modified by the user, the Final Cancellation Date will be recalculated accordingly. (See next two items.)

   - Cancellation Notification Period -- This field will be prepopulated with the number of days required by the obligee for cancellation notification, as configured for the bond type. (For more information, please refer to Build a Bond: Configure Bond Terms.) If modified, the Final Cancellation Date will be recalculated accordingly. (See next item.)

   - Final Cancellation Date -- This field is not editable, as the system will automatically calculate the date of final cancellation based on the values entered in the Cancellation Initiation Date and Cancellation Notification Period fields. In other words, Cancellation Initiation Date + Cancellation Notification Period = Final Cancellation Date.

     - To perform a flat cancellation, enter "0" in the Cancellation Notification Period field. This will establish the date for final cancellation as the current date, and the bond will automatically be canceled the next time the cancellation service task runs. Alternately,
the user can accept the default values in the Cancellation Initiation Date and Cancellation Notification Period fields, and then manually perform the final cancellation step themselves. (For more information, please see Cancel Bond.)

- **NOTE:** The recalculation of the final cancellation date is triggered off of one of the following events: (a) the user must use the Tab key to navigate “off” of either the Cancellation Initiation Date or Cancellation Notification Period fields, or (b) the user must click the Enter key while the cursor is still positioned in either the Cancellation Initiation Date or Cancellation Notification Period field, or (c) the user must click the Submit button at the bottom of the screen.

- **Adjusted Base Premium** -- This field will be prepopulated with the total premium for the current bond version, including any adjustments made via PBR. Enter the final (full) premium amount you wish to charge for the bond after returning any premium, not the difference.
  - For example, if the original premium at new bond purchase was $100 and no endorsements were performed on the bond, $100 is value that will pre-populate in the Adjusted Base Premium field at cancellation initiation. If the surety is to return $20 in premium when canceling the bond, enter 80 as the new base premium value.

- **Adjusted Commission Rate** -- This field will be prepopulated with the current commission percentage offered for the bond, including any adjustments made via PBR. If you wish to change this at cancellation, simply enter a new commission percentage.

2. A message screen displays confirming that cancellation has been initiated for the bond and shows the number of days until final cancellation will be automatically implemented by the system.

3. The following text fields are available for overlay on a template:
   - **Cancellation Initiation Date** = CnclDate
   - **Cancellation Notification Period** = CnclNoticePeriod
   - **Final Cancellation Date** = CnclFinalDate
   - **Adjusted Base Premium ($)** = CnclPremium
   - **Adjusted Commission Rate (%)** = CnclCmnsRate

4. The following are additional calculated values available for overlay, but do not appear on the Initiate Bond Cancellation screen:
   - **Premium Difference** = CnclPremiumDiff
   - **Commission Difference** = CnclCommDiff
   - **Commission Amount** = CnclCommAmt
   - **Agent Remittance Amount** = CnclRemitAmt
The Cancel Bond option only appears in the action dropdown on the View Bond screen after cancellation initiation has been performed on a bond. When cancellation has been initiated on a bond, in most cases, no further action is required since the system will automatically perform the final cancellation action when the date for final cancellation arrives. (For more information, please see Initiate Cancellation.)

However, in certain situations, the user may want to ensure that final cancellation is performed immediately on a bond for which cancellation initiation has occurred and a cancellation notification period greater than zero was entered. This may be necessary when a bond is entered in error or to perform a flat cancellation on a bond.

1. After selecting Cancel Bond and clicking Do Action, enter any notes desired on the next screen that appears and click the Submit button. Once submit is clicked, this action will be final. No popup is presented to warn the user. However, user may click the Return to Bond button in order to "cancel" the action.

2. A message screen displays confirming that the bond has been canceled and that no further actions can be made to this bond.

NOTE: There is no method of "un-doing" a final bond cancellation from within the user interface. Steps can be taken by a system administrator to modify the database in order to roll back the transaction, but direct manipulation of data can be risky and is always discouraged. Be sure that you are absolutely certain that the bond can safely be canceled before manually performing a final cancellation transaction.

Renew Bond

For Commercial bonds configured as renewable, the option to Renew Bond will appear in the action dropdown on the View Bond screen. For authorized users, the Renew Bond option is available at all times. For others, this option only appears in the action dropdown when the bond is within its configured renewal notification period. In other words, if the bond configuration has a 60-day notification period, these users will only see the Renew Bond option if
the bond's expiration date is less than 60 days from the current date, while authorized users will see this option immediately after new bond purchase.

To renew a bond, select this option from the action dropdown and click the [Do Action] button. If the bond configuration can be prepaid or has a variable penalty, a screen will appear to select these options for renewal. Click [Continue >>>] to move to the next screen. The View Bond screen will be displayed again with certain Basic Bond Information fields now editable (authorized users only) and any new underwriting questions for renewal presented for user entry. Enter all required questions and any notes desired, and click the [Submit] button at the bottom of the screen to complete the renewal application process.

A message will display notifying the user of the underwriting decision for the renewal application. Click the [Return to Bond] button to return to the main View Bond screen. If the renewal was referred based on underwriting rules or account limits, the pending version of the renewal will appear as the current View Bond screen until the next action is taken by an underwriter. Once a renewal application has been approved, either manually by a user or automatically by the system, the upcoming version or modification of the bond will have a status of Pending until the expiration date of the current version of the bond is reached. During that time, the renewal version of the bond is only accessible by clicking the [Bond History] button at the top of the screen.

Return to Commercial View Bond

Reassign for Approval

When a bond action has been referred due to either underwriting rules or insufficient authority / account limits, the option to Reassign for Approval will appear in the Do Action dropdown. When this action is selected, a dropdown list will appear on a new screen containing the names of all users to whom the bond can be reassigned. The names in the list are grouped by user role type: CSR/Underwriter, Administrator, or Reinsurer, plus Branch Representative.

- The system will only display the names of users assigned to a CSRs/Underwriter or Administrator role type who have sufficient authority to approve the bond.
- If the bond configuration of the referred bond has been assigned to a reinsurance company, the names of all reinsurers within that company will also appear in the dropdown list.
- If configured for the branch, the name of a single branch representative may optionally appear. The branch representative displayed is the one configured within the System Tables for the particular branch to which this bond is assigned. (For more information, please refer to Branches.) The Branch Representative's name will always appear in the reassign dropdown, regardless of the representative's personal underwriting authority limits.
Once a bond has been reassigned to a user, that bond no longer appears in the Pending Bonds queue for the rest of the branch. It only appears in the queue seen by the individual to whom the bond was reassigned. However, bond administrators will still see the reassigned bond in their "All" queue when using the branch dropdown displayed in the upper right corner of their Pending Bonds screen. (In addition, all non-branch-restricted users would be able to locate the bond via the Find a Bond screen.)

Depending on how your system is configured, the user to whom the bond is reassigned may receive an email informing them of the reassignment activity.

Return to Commercial View Bond

Resubmit a Failed Credit Bureau Request

Although not technically an "action" (as displayed in the action dropdown on the View Bond screen), as of e-SURETY™ version 5.0.2, authorized users can resubmit a request for a credit score that originally errored out at the time of bond application. Whenever a bond application is referred as a result of failing to retrieve a credit score (thus returning a negative number in lieu of the score), the credit score request can be resubmitted directly from the View Bond screen.

1. Locate the credit score question within the Principal question set on the View Bond screen for the referred bond.

2. In addition to the score and i icon that appear, a new checkmark icon ✓ is displayed. Click the ✓ icon.

3. The system displays an Update Credit Score popup window containing a number of data entry fields. Confirm that the information entered for the principal's name, address and Social Security number are correct.

4. Click the Submit button to submit the credit score request to the bureau.

5. If successful, the new report will appear in the Update Credit Score popup window, and when the popup is closed, the newly retrieved score will appear updated in the credit score question text box on the View Bond screen for that principal.

6. To close the Update Credit Score window and return to the View Bond screen, click the X at the upper right of the popup window.

Return to Commercial View Bond
View Bond Actions -- Contract

Decline Future Automatic Renewals

When a user selects this action from the Do Action dropdown, the declination of automatic renewals will only affect future versions of the bond that have *not yet been generated* by the system.

If a pending renewal has already been automatically generated -- i.e., it is visible as the next numbered version or modification of the bond from within the Bond History screen -- the declination action will have no impact on that renewal. In this case, the user would need to wait for the pending renewal to become effective, then cancel that version of the bond manually.

Return to Contract View Bond

Initiate Bond Closeout

Closing out a Contract bond is a two-step process in e-SURETY™. Both steps must be manually performed by the end user. The first step is to Initiate Bond Closeout. The second step is to Closeout the bond. (For more information, please see Closeout Bond.)

1. A number of data entry fields will be displayed on the View Bond: Closeout screen. (The descriptions of the fields below are not necessarily in the order in which they may appear in your system configuration.)
   - **Document Set** -- Select an document set to be generated by the system for this action (optional).
   - **Closeout Effective Date** -- This field will be prepopulated with the current date. It is the only editable field on the page.
   - **Final Contract Price** -- This field is not editable and will initially be prepopulated with the value of the Contract Price + COs field from the most current WIP statement for this project. Depending upon your system's configuration, this field may alternately be prepopulated with zero at all times instead of the Contract Price + COs value from the WIP.
   - **Initial Contract Price** -- This field is not editable and will be prepopulated with the bond penalty for the current bond version, including any adjustments made via PBR.
- **Initial Premium Collected** -- This field is not editable and will be prepopulated with the total premium for the current bond version, including any adjustments made via PBR.

- **Final Premium** -- This field is not editable and will initially be prepopulated with zero. After utilizing the popup calculator to perform the closeout calculations, the final premium displayed will be based on the value entered in the *Final Contract Price*. The system will calculate the final premium based on the final contract price entered in the popup window and rates established in the bond configuration, factoring in any retainage bond, maintenance years, and estimated completion date values from the current bond version. Minimum premium will be enforced for all closeouts, except where the final contract price entered is zero (i.e., flat cancellations).

  **NOTE:** To process a flat cancellation of a bond, simply enter 0 (zero) as the *Final Contract Price* when using the popup calculator. Follow this step with an immediate Closeout Bond action to complete the process and fully cancel the bond.

- **Final Commission** -- This field is not editable and will initially be prepopulated with the total commission for the current bond version, including any adjustments made via PBR. After utilizing the popup calculator to perform the closeout calculations, the final commission displayed will be based on the final premium, as calculated from the final contract price.

- **Contract Adjustment** -- This field is not editable and will initially be prepopulated with zero. After utilizing the popup calculator to perform the closeout calculations, the value displayed will be the difference between the *Final Contract Price* and *Initial Contract Price* fields. In other words, \( \text{Final Contract Price} - \text{Initial Contract Price} = \text{Contract Adjustment} \).

- **Premium Adjustment** -- This field is not editable and will initially be prepopulated with zero. After utilizing the popup calculator to perform the closeout calculations, the value displayed will be the difference between the *Initial Premium Collected* and the *Final Premium* fields. In other words, \( \text{Initial Premium Collected} - \text{Final Premium} = \text{Premium Adjustment} \).

- **Commission Adjustment** -- This field is not editable and will initially be prepopulated with zero. After utilizing the popup calculator to perform the closeout calculations, the value displayed will be the difference between the commission calculated for the current version of the bond and the *Final Commission* as determined by the final premium. In other words, \( \text{Final Commission} - \text{Original Final Commission} = \text{Commission Adjustment} \).

2. Although the popup calculator performs all necessary closeout calculations and displays them onscreen, the values will not be saved to the database until the **Submit** button is clicked. Enter any notes desired, then click the **Submit** button.
3. A message screen displays confirming that closeout has been initiated for the bond. The View Bond screen will continue to display the premium and commission for the current, active version of the bond under the Basic Bond Information section of the screen. It is not until final closeout is performed that the current information for the bond will be updated with the values submitted at Closeout Initiation. (For more information, please see Closeout Bond.)

4. The following template fields are available to the bond administrator for overlaying onto bond documents:
   - Closeout Effective Date = ClosEffDate
   - Final Contract Price = ClosContractPrice
   - Initial Contract Price = ClosInitialValue
   - Contract Adjustment = ClosContractDiff
   - Initial Premium Collected = ClosInitPremium
   - Premium Adjustment = ClosPremiumDiff
   - Final Premium = ClosAdjustedPrem
   - Commission Adjustment = ClosCommDiff
   - Final Commission = ClosAdjustedComm
   - Final Commission Rate (%) = ClosCmnsRate

5. The following are additional calculated values available for overlay, but do not appear on the Initiate Bond Closeout screen:
   - Adjusted Net Due = ClosAdjustedNet
   - Agent Remittance Amount = ClosAgentRemit

Return to Contract View Bond

Closeout Bond

The Closeout Bond option only appears in the action dropdown on the View Bond screen after closeout initiation has been performed on a bond. This is the second and final step of closing out a Contract bond.

1. After initiating bond closeout (for more information, please see Initiate Bond Closeout), select Closeout Bond from the action dropdown and click Do Action. On the next screen that appears, select a document.
set to be generated by the system for this action (optional) and enter any notes desired, then click the Submit button.

2. A message screen displays confirming that the bond has been closed out and that no further actions can made to this bond.

3. The data displayed under the Basic Bond Information section of the View Bond screen will be updated to reflect the values entered when closeout was initiated for the bond.

**NOTE:** There is no method of "un-doing" a final bond closeout from within the user interface. Steps can be taken by a system administrator to modify the database in order to roll back the transaction, but direct manipulation of data can be risky and is always discouraged. Be sure that you are absolutely certain that the bond can safely be closed out before manually performing a final closeout transaction.

Return to Contract View Bond

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**Reassign for Approval**

When a bond action has been referred due to either underwriting rules or insufficient authority / account limits, the option to Reassign for Approval will appear in the Do Action dropdown. When this action is selected, a dropdown list will appear on a new screen containing the names of all users to whom the bond can be reassigned. The names in the list are grouped by user role type: CSR/Underwriter, Administrator, and Reinsurer, plus Branch Representative.

- The system will only display the names of users assigned to a CSRs/Underwriter or Administrator role type who have sufficient authority to approve the bond.

- If the bond configuration of the referred bond has been assigned to a reinsurance company, the names of all reinsurers within that company will also appear in the dropdown list.

- If configured for the branch, the name of a single branch representative may optionally appear. The branch representative displayed is the one configured within the System Tables for the particular branch to which this bond is assigned. (For more information, please refer to Branches.) The Branch Representative's name will always appear in the reassign dropdown, regardless of the representative's personal underwriting authority limits.

Once a bond has been reassigned to a user, that bond no longer appears in the Pending Bonds queue for the rest of the branch. It only appears in the queue seen by the individual to whom the bond was reassigned. However, bond administrators will still see the reassigned bond in their "All" queue when using the branch dropdown displayed in the upper right corner of their Pending Bonds screen. (In addition, all non-branch-restricted users would be able to
locate the bond via the **Find a Bond** screen.)

Depending on how your system is configured, the user to whom the bond is reassigned may receive an email informing them of the reassignment activity.

**Return to Contract View Bond**

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**Update Bid As Lost**

When a user selects this action from the **Do Action** dropdown, the View Bond screen is presented again with any Lost Bid questions configured by the bond administrator appearing at the bottom of the screen. Enter data in any required fields, as well as any notes desired, then click the **Submit** button.

Once a bid bond has been updated as lost, no further actions can be taken on the bond. If it is later determined that a bond is needed for the project, the bond application would have to be entered anew in the system.

**Return to Contract View Bond**

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**Renew Bond**

For Contract bonds configured as renewable, the option to Renew Bond will appear in the action dropdown on the View Bond screen. For non-agent users, the Renew Bond option is available at all times. For agents authorized to process renewals, this option only appears in the action dropdown when the bond is within its configured renewal notification period. In other words, if the bond configuration has a 60-day notification period, agents will only see the Renew Bond option if the bond’s expiration date is less than 60 days from the current date, while non-agent users will see this option immediately after new bond purchase.

To renew a bond, select this option from the action dropdown and click the **Do Action** button. If the bond configuration can be prepaid or has a variable penalty, a screen will appear to select these options for renewal. Click **Continue >>>** to move to the next screen. The View Bond screen will be displayed again with certain Basic Bond Information fields now editable (authorized users only) and any new underwriting questions for renewal presented for user entry. Enter all required questions and any notes desired, and click the **Submit** button at the bottom of the
screen to complete the renewal application process.

A message will display notifying the user of the underwriting decision for the renewal application. Click the Return to Bond button to return to the main View Bond screen. If the renewal was referred based on underwriting rules or account limits, the pending version of the renewal will appear as the current View Bond screen until the next action is taken by an underwriter. Once a renewal application has been approved, either manually by a user or automatically by the system, the upcoming version or modification of the bond will have a status of Pending until the expiration date of the current version of the bond is reached. During that time, the renewal version of the bond is only accessible by clicking the Bond History button at the top of the screen.

Return to Contract View Bond
View Bond -- Commercial

Override Premium Checkbox

Beginning with the 5.0.1 release of e-SURETY™, users may now make use of the Override Premium checkbox when performing certain actions on the View Bond screen. This option is available because the system will now automatically recalculate a bond's premium whenever a change is made to the bond penalty. This recalculation will occur in the following circumstances: (a) updating a pending bond without performing an action, (b) manually approving any pending action except non-premium bearing rider, and (c) performing a premium bearing rider.

Adjustments to state surcharge, total premium and commission amount will be recalculated as necessary. If the bond penalty is changed and the Override Premium checkbox remains unchecked, the system will recalculate the Base Premium according to the rates set in the bond configuration. Because the user is relying on the system to perform these calculations, the Base Premium field appears as a greyed-out, non-editable textbox whenever the Override Premium checkbox is unchecked.

To make an adjustment to the Base Premium based on a manual calculation that the user has performed outside the system, check the Override Premium checkbox. Once this checkbox is enabled, the Base Premium field will become editable, and a manually calculated value may be entered. Whenever the checkbox is enabled and the action / update is submitted, the system will perform no calculation to determine the base premium. However, commission amount will be recalculated accordingly.

**NOTE:** It is also necessary to use the Override Premium checkbox to change the expiration date on a bond. Without the checkbox enabled, the system will continue to "calculate" the bond's expiration date based on the effective date shown and the set up in the bond configuration.

The Override Premium checkbox will remain in its checked state throughout all subsequent actions for the bond until unchecked by an end user. As soon as the Override Premium checkbox is unchecked, the system will again automatically calculate the Base Premium according to the rates set in the bond configuration.

**NOTE:** For renewable bonds, the premium calculated by default at renewal will always be based on the rates in the bond configuration, thereby disregarding any adjustment to premium made either at manual approval of the initial issuance or via premium bearing rider thereafter. If the renewal is being submitted by a user with authority to modify premium at the time of the renewal, the Override Premium checkbox will continue to remain checked as a visual indicator to alert the user that a manual adjustment had been done at some time in the past and may be required again.

Return to Commercial View Bond
**View Bond -- Contract**

**Override Premium / Commission Checkbox**

Beginning with the 4.5.12 release of *e-SURETY™*, users may now make use of the *Override Premium / Commission* checkbox when performing certain actions on the View Bond screen. This option is available because the system will now automatically recalculate a bond's premium and commission amount whenever a change is made to any of the fields upon which premium calculation is based. This recalculation will occur in the following circumstances: (a) updating a pending bond without performing an action, (b) manually approving any pending action except non-premium bearing rider, and (c) performing a premium bearing rider.

The fields which affect premium calculation include bond penalty, estimated completion date, retainage bond amount, and number of maintenance years. If any of these values are changed and the *Override Premium / Commission* checkbox remains unchecked, the system will recalculate the Base Premium and Commission Amount according to the rates set in the bond configuration and the commission rate displayed and/or modified on the View Bond screen. Because the user is relying on the system to perform these calculations, the Base Premium and Commission Amount fields appear as greyed-out, non-editable textboxes whenever the *Override Premium / Commission* checkbox is unchecked.

To make an adjustment to either the Base Premium and Commission Amount based on a manual calculation that the user has performed outside the system, check the *Override Premium / Commission* checkbox. Once this checkbox is enabled, the Base Premium and Commission Amount fields will become editable, and a manually calculated value may be entered. Whenever the checkbox is enabled and the action / update is submitted, the system will perform no calculation to determine either the base premium or commission amount. It is assumed that all entries will be manually calculated, and it is the user's responsibility to enter the desired values in both of these fields. Be sure that whenever a base premium amount is manually calculated, that a revised commission amount is entered as well (if desired).

The *Override Premium / Commission* checkbox will remain in its checked state throughout all subsequent actions for the bond until unchecked by an end user. As soon as the *Override Premium / Commission* checkbox is unchecked, the system will again automatically calculate the Base Premium and Commission Amount according to the rates set in the bond configuration and the commission rate displayed and/or modified on the View Bond screen.

**NOTE:** For renewable bonds, the premium calculated by default at renewal will always be based on the rates in the bond configuration, thereby disregarding any adjustment to premium made either at manual approval of the initial issuance or via premium bearing rider thereafter. If the renewal is being submitted by a user with authority to modify premium at the time of the renewal, the *Override Premium / Commission* checkbox will continue to remain checked as a visual indicator to alert the user that a manual adjustment had been done at some time in the past and may be required again.

**Return to Contract View Bond**
View Bond -- Contract

**Contract Premium Breakdown**

If the bond configuration from which a Contract bond was issued utilizes a tiered structure for calculating premium and/or commission, the breakdowns of how these totals were calculated will be displayed in a small popup window when the [icon] is clicked.

**Base Premium by Penalty Tiers**

The top section of the **Contract Premium Breakdown** popup displays the calculation of the true base premium at each penalty tier. The first column indicates the total amount of penalty that was used in calculating premium at that tier. The second column indicates the base rate per unit based on the rate table associated with the bond type. If any rate type modifiers or account rate factors are applied, these will be indicated in columns three and four. The last column shows the total premium for that penalty tier after calculating the penalty for the tier times the base rate times any modifiers.

If the penalty for the bond did not exceed the first tier of the rate table or if the bond configuration uses a single flat rate regardless of bond penalty, only one row will appear in this breakdown. Otherwise multiple rows may be displayed.

**NOTE**: If the bond type is configured with a full premium amount, the total premium will not display in the top section of the popup since it is not calculated within a tiered structure. A single row containing zeros in each column will appear instead. The total true base premium will display in the middle section, however.

When a minimum premium is enforced, the top section of the **Contract Premium Breakdown** popup will reflect the actual calculated premium, while the total of the base premium in the middle section will display the final premium after the minimum has been enforced. The commission is calculated off of this latter value.

**Total Base + Additional Premiums**

The middle section of the **Contract Premium Breakdown** popup displays the grand total of the base premium (the sum of all tiers in the top section) and, if configured for your particular system as well as the bond configuration, the totals for each of the following types of premium: completion time, maintenance, and retainage. If included for this bond, the completion time, maintenance, and retainage premiums would also have been calculated across penalty tiers, but only the total for these three values are displayed.

All premium values displayed in the popup are **unrounded** values. The value for Base Premium shown on the **View Bond** screen, of course, is a rounded value. Therefore the **rounded** sum of the values in the **Total Base + Additional Premiums** section of the popup will match the value shown on the **View Bond** screen for Base Premium.

State surcharge will be indicated on the **View Bond** screen only and not in the premium breakdown popup. Base premium plus state surcharge equals **Total premium for the bond.**
Commission

The bottom section of the **Contract Premium Breakdown** popup displays the calculation of the commission at each penalty tier when the account is configured with a commission table. The first column indicates the total amount of penalty that was used in calculating commission at that tier. The second column indicates the rate per unit based on the commission table assigned to the agency. The last column shows the total commission for that penalty tier after calculating the penalty amount for the tier times the commission rate.

If the penalty for the bond did not exceed the first tier of the commission table or if the commission table consists of a single tier, only one row will appear in this breakdown. Otherwise multiple rows may be displayed.

**NOTE:** If the account is configured with a **fixed** commission percentage in lieu of a commission **table**, the total commission will not display in the premium breakdown popup since it is not calculated within a tiered structure and there is no differentiation from the value displayed for the commission amount on the main **View Bond** screen. A single row containing zeros in each column will appear instead.

Due to database precision when storing decimal numbers, the values of the individual line items in the commission breakdown may differ (when totaled) from the Commission Amount field displayed on the **View Bond** screen by one penny. The commission amount on the **View Bond** screen is the value used by the surety for accounting purposes.

Premium/Commission Override

**NOTE:** If a manual override to the premium and/or commission is done on a bond, the **Contract Premium Breakdown** popup will display nothing but zeros in the top and bottom sections of the popup since the system performed no calculations whatsoever as a result of the override. The base premium amount entered by the end user will appear as the total true base premium in the middle section, however.

[Return to Contract View Bond]


Commercial Build a Bond

Building a bond involves completing a series of screens. Each screen will require the bond administrator to input several fields of information pertaining to the bond type you are creating.

Prior to initiating the Build a Bond process, the bond administrator will want to confirm that all the required information has previously been entered in the Reference Tables and System Tables area of e-SURETY™. If certain essential “building blocks” for the bond have not been created first, the system will not allow you to continue through the Build a Bond process. In addition, it is helpful to ensure that all documents to be used in conjunction with this bond have been already entered into the Template Library. However, failure to do so will not prevent you from completing the Build a Bond process, and the Document Sets step can be updated through the Maintain Bonds menu at a later time. (For a detailed checklist of the elements that need to be configured prior to initiating the Build a Bond process, please refer to Build a Bond Checklist.)

To begin building a bond, click the Build a Bond hotspot on the main navigation menu. The navigation bar will change to display the numbered steps of the Build a Bond process. This navigation bar contains no clickable hotspots other than Main Menu. The navigation bar merely serves as an indicator of your progress during the Build a Bond process. As you complete each screen, the next item in the list will become highlighted. The steps of the Build a Bond process are as follows:

1. Confirm Obligee
2. Configure Bond
   • Type
   • Terms
   • Details
3. Document Sets
4. Question Sets
5. Auto-Reject Rules
6. Auto-Accept Rules
7. Assign Agencies

1. The first step of the Build a Bond process is Confirm Obligee.

   • Rather than scrolling through a list of every obligee that has ever been entered, the system allows you to narrow the list of obligees to be displayed. To search for an obligee, highlight the desired search criteria in the “Select from below” dropdown list and enter the relevant information in the data entry field beside it.

   ■ When searching by Obligee State Abbreviation, you may enter either the correct two-character postal code for the state (e.g., "AZ") or a portion of the state name (e.g., "ariz") to conduct a search.

   ■ When searching by Obligee Name, only partial information need be entered to conduct
a search. For example, entering "state" as the specific search criteria will result in a listing of any obligee with "State" appearing anywhere in its name.

- The system displays a listing of all Obligees, including the **Name, Address, City, State, and Zip Code** for each Obligee. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. To search for another obligee, click the **Confirm Another Obligee** hotspot.

- The Obligee for the bond you are building must exist within the system in order to proceed to the next step. If the obligee exists, it will be listed on the screen. Once you have located the Obligee in the listing, you may proceed to the next step by clicking the **Go to Next Step >>>** button at the bottom of the screen.

- If you do not see the Obligee you need on the list, you may add it by clicking the **Add New** button at the bottom of the screen. (For more information, please refer to **Obligees**.)

2. The **Configure Bond Type** screen is now displayed. This is where the bond administrator selects certain basic criteria that define the type of bond to be built.

   - Use the dropdown lists to select the **Company, Bond Class, Bond Category, Bond Code (SAA Code), State, and Obligee** for the new bond.

   **NOTE:** Some of the dropdown lists are dependent upon the lists preceding them. For example, the Bond Class dropdown is dynamically generated only after the user has selected a Bond Category so that the dropdown only consists of those bond classes within the selected bond category. The same is true for State and Obligee. As such, you may sometimes notice a brief delay after selecting one dropdown while the system populates the following dropdown. It is important to not move too quickly through this screen and be sure to select all options before submitting the page.

   - Enter a title for the new bond in the **Bond Title** text field. This title will be available for use as a template field on PDFs and may appear on bond documents such as the Power-of-Attorney or invoices, if desired. Choose a name that clearly and fully describes the bond since this is the manner in which an Obligee or Applicant may later refer to the bond.

   - Enter an optional identification number in the **Configuration Code** text field. A configuration code will be used on a one-time basis by those customers converting legacy data into **e-SURETY™**. This code identifies a specific configuration in order for legacy bond data to be properly associated with its corresponding **e-SURETY™** bond configuration.

   **NOTE:** Fields marked with an asterisk (*) are required.
When all information has been entered and/or selected, click the Go to Next Step button.

2. The **Configure Bond Terms** screen is displayed next. The name of your new bond now appears in the screen's title. This is where the bond administrator defines all of the details of the bond pertaining to its premium and penalty, cancellation and renewal options, etc.
   - Select whether the **Premium Calculation** will be **Term**, **Annual** or **Continuous**.

   **NOTE**: *e-SURETY™* uses the Continuous designation to apply to those bonds that are **continuous until canceled** which will only have a **single** premium event. This differs from an Annual bond which has an **annual** premium event and may **be renewed automatically until cancel**. A term bond is usually of a specified duration and typically has a **single** premium event for the term. Annual bonds are subject to company minimum premiums, multi-year discounting, and minimum terms. Term bonds, in contrast, are not subject to company minimum premiums, multi-year discounting, or minimum terms.

   a. **If you select Term** for the premium calculation, enter the **Bond Duration**. This information is comprised of two parts and indicates the number of days, years, months, or weeks of the bond coverage. Type a number in the data entry field, such as "2". Select a unit such as **Days, Years, Months, or Weeks** from the dropdown.

   b. **If you select Annual** for the premium calculation, enter the **Prepay Period**. The option you select here defines the prepayment choices that will be available to agents when buying this bond.

   - The maximum number of years available for prepayment is 18.
   - Selecting the **No Prepay** option of the dropdown list will display a second dropdown list. Select **Yearly** (default option), **Even years** or **Odd years** from this list.
   - As of *e-SURETY™* 5.0.2, a checkbox is available when configuring **Annual** premium bond types allowing the bond administrator to designate that the number of prepayable years should "Default to Max Term". For example, if 3 years is selected in the dropdown for number of prepayable years and the "Default to Max Term" checkbox is enabled, the bond will only be available as a three-year bond. With the checkbox disabled, on the other hand, the user requesting the bond will be presented with a dropdown of 1, 2 or 3 years on the **Premium Calculation** screen.

   c. If you select **Continuous** for the premium calculation, the bond will be continuous until cancelled, without any renewals and expirations. Consequently, fields related to bond duration, renewal and expiration will not appear on screen.
Select whether the **Penalty Type** will be **Variable** or **Fixed**.

a. If you select **Variable** as the penalty type, enter the **Variable Penalty Limits** in the **Min** (minimum) and **Max** (maximum) fields.

b. If you select **Fixed** as the penalty type, enter the **Fixed Penalty Amount**.

**NOTE:** As with all currency fields in the system, enter whole or decimal numbers only; do not type dollar signs into these fields. Commas may be included, but are not required.

Select whether the **Rate Type** for the bond premium will be **Variable** or **Fixed**.

a. If you select **Variable** as the rate type, select a **Rate Table** from the dropdown displayed. The rate tables available in this dropdown are those that have been predefined in the **Reference Tables** area of **e-SURETY**. (For more information, please refer to **Rate Tables**.)

b. If you select **Fixed** as the rate type, one of two options will be displayed depending on whether the **Penalty Type** is variable or fixed.

   - If the penalty is fixed, enter the **Full Premium Amount**, for example “2500”.
   - If the penalty is variable, enter the **Fixed Rate ($ / Unit)** in dollars per unit, with a unit representing $1,000.00. For example, to set the premium of a $50,000.00 bond as $2,500.00, you would enter “50” as the fixed rate per unit since 50 (the number of units) x 50 (the fixed rate) = 2,500. The unit used by the system is the one configured within the **System Tables** for the particular company for which you are building this bond. (For more information, please refer to **Companies**.)

c. Modify the **Minimum Premium** field, if desired. As with dollars per unit, the minimum premium that appears as the default when building a new bond is the one that has been configured for that particular bond company. (For more information, please refer to **Companies**.) If you have entered a Full Premium Amount for this bond (fixed penalty + fixed rate), the Minimum Premium field will not appear on the screen.

**NOTE:** The minimum premium entered here is the overall minimum premium for the bond configuration. When the total premium (excluding any state surcharge) is calculated for the entire term of the bond, if the amount is lower than the minimum premium entered, the total premium will be increased to that amount. This bond type-specific minimum premium is applied on a term basis, not on an annual basis.
If you wish to configure a bond with a fixed premium, while still having a variable penalty, select a rate table of $0 per unit and enter a bond type-specific minimum premium with the desired amount. This scenario requires that the bond type-specific minimum premium be higher than the company minimum premium.

**Billing Type**

- **Agency Default**
  - Corresponds to the "Use Agency Default" billing type that could be configured in previous versions of *e-SURETY™*. When the Agency Default option is selected, the billing options displayed to the end-user at the end of the Buy a Bond process (depending on their user role permissions) will be derived from the agency configuration as opposed to the bond configuration. (For more information, please refer to Agencies.) When this option is selected, no additional items for configuring billing options are displayed.

- **Bond Specific**
  - Should be selected to indicate that the billing options presented to the end-user at the end of the Buy a Bond process (depending on their user role permissions) should be derived from the bond configuration, regardless of how the agency is set up. In previous releases of *e-SURETY™*, the bond administrator selected either "Agency Billed" or "Direct Billed" to configure this option. Now when the Bond Specific option is selected, two or more items for billing options will be displayed and should be configured in conjunction with the billing type.

- Use the checkboxes to select all options to be allowed for this bond configuration.

- If the user is authorized to see the billing options for payment and/or future automatic payment (based on their user role permission), all of the options selected from the checkboxes displayed on the Configure Bond Terms screen will appear in a dropdown on the Buy a Bond: Decision screen.

- The default options for all client systems are "Agency Billed " and "Direct Billed -- Invoice / Check".

- If licensed by the carrier, additional options for "Direct
Billed -- Credit Card” and/or "Direct Billed -- ACH" may be available options as well.

- Use the radio button to select the single default or preferred method.
- If multiple billing options are allowed, the single option indicated with the radio button will be the choice that appears preselected by default in the dropdown as a convenience to the end user. If billing options cannot be selected by the user due to their user role permissions, the option indicated with the radio button in the bond configuration will be used automatically by the system for that bond transaction.

- **Payment Options** are no longer configured as of version 5.1.0 for Commercial bonds, and therefore do not display on the *Buy a Bond: Premium Calculation* screen either.

- Enter the **Rate Departure**. This field contains a multiplier that indicates a deviation from the SAA standard rate. The default is 100, which indicates 100 percent or no departure from normal. This field has no effect on calculations within e-SURETY™ and is available reporting purposes only.

- If the bond is annual, enter the **Multi-Year Discount**. The number entered indicates a percentage that will be discounted for years two through the total number of years of the bond term (if prepaid for more than one year). If the bond is term or continuous, the Multi-Year Discount field will not appear on the screen.

- Select the **Cancellation Notice Period (days)** from the dropdown displayed. The preset options are 30, 45, 60 or 90 days, or you may specify a different period by selecting *Other* from the dropdown list and specifying the number of days in the text field that appears. (For more information, please refer to the *Glossary*.)

- If the bond is an annual or term bond, select the **Renewal Information** option from the dropdown displayed. If the bond is continuous, the renewal information will not appear. The choices available are listed below. (For more information on each renewal type, please refer to *Bond Renewal Types*.)

  - **No Renewal**
- **Auto-Renewal**
- **Renewal**

Select the **Renewal Notice Period (days)** from the dropdown displayed. The pre-defined options are 30, 45, 60 or 90 days, or you may specify a different period by selecting **Other** from the dropdown list and specifying the number of days in the text field that appears.

If the bond is an annual bond or term bond, select the **Expiration Type**. If the bond is a continuous bond, the expiration date will be calculated automatically based on the effective date.

a. If you select **Calculated Date** for the expiration type, the system will automatically set the bond’s expiration date and time to one minute before midnight on the same day and month as its effective date for the appropriate number of years in the future (as set in **Bond Duration**). For example, if the effective date of a one-year bond is 1/1/2003, it will expire at 11:59 PM on 12/31/2003. If the bond's duration is set to days, weeks, or months, the system will calculate the expiration date accordingly.

b. If you select **Specified Date** for the expiration type, you are opting to define the bond's expiration date rather than have the system do this automatically. From the **Expire On** dropdown that appears, choose from the following options:

- **Last Day of Month** -- the bond will expire on the last day of the same month as the bond's effective date
- **Day of Month** -- the bond will expire on any day you specify within the same month as the bond's effective date; select the desired day from the dropdown that appears
- **Specific Date** -- the bond will expire on any month and day that you select from the dropdowns that appear
- **Birthday** -- if selected, a text field will appear at the time of bond purchase in which to enter the applicant's birthday
- **As Entered at Application** -- if selected, a text field will appear at the time of bond purchase in which to enter a specific expiration date

c. If you select **Specified Date** for the expiration type, enter the **Minimum Term (days)** in the field that appears. The minimum term denotes the minimum number of days for which you are willing to prorate the bond, for example, 30 or 60 days. You may also configure the bond to ensure that prorating never occurs (min term = 0) or for prorating to occur under all circumstances (min term = 1). Definitions and examples of each scenario follow:
Minimum term > 1

If the number of minimum term days is not met, the bond's duration will be extended by the appropriate number of days. These additional days are not considered an additional term, but an extension of the original term. As such, a minimum premium does not apply to the additional time, and the premium will be pro-rated accordingly. Example: an annual bond with a premium of $365 expiring on 9/30 is configured with a minimum term of 30 days. If the bond is issued on 9/27, the minimum term will not be met, and the bond's duration will be $365 + 4 days = 369. Likewise, the total premium will be $369.

If the number of minimum term days is exceeded, on the other hand, the bond premium will be prorated for the requested number of days. Example: an annual bond with a premium of $365 expiring on 9/30 is configured with a minimum term of 30 days. If the bond is issued on 8/27, the minimum term will be met, and the bond's duration will be 35 days. The total premium in this case will be $35. This premium would then be subject to any applicable company minimum premium.

Minimum term = 0

By definition within the e-Surety™ system, setting the minimum term to 0 means that prorating will never occur, regardless of the number of term days. A bond will be issued for any short term, and a full term's premium will be charged. Example: an annual bond with a premium of $365 expiring on 9/30 is configured with a minimum term of 0 days. No matter what effective date is entered, the premium will be $365 for each year of the bond's duration. Company minimum premiums will be applied, as necessary.

Minimum term = 1

By definition within the e-Surety™ system, setting the minimum term to 1 means that prorating will always occur, regardless of the number of term days. A bond will be issued for any short term, but in this case, a prorated premium will be charged. Example: an annual bond with a premium of $365 expiring on 9/30 is configured with a minimum term of 1 days. If the bond is issued on 9/27, the duration and total premium for the first year of the bond will be 4 days and $4, respectively. If the bond is issued on 8/27, the duration and total premium for the first year of the bond will be
operates under the defining guidelines that only annual bonds will be configured with minimum term information for use in prorating. **If a term bond is to be configured with a specified end date, the minimum term should always be set to 0.**

While the system does not prevent users from configuring a term bond with a minimum term other than zero, the results of setting a term other than 0 may produce undesired results and support is not provided in configuring such bonds. **e-SURETY™** offers the flexibility for bond administrators to attempt to manipulate the system in order to achieve the results desired for an uncharacteristic bond configuration, but you do so at your own risk.

When quotation mode is utilized, a checkbox for **Disallow Purchase** will be displayed. When this box is disabled (unchecked) for a bond configuration and a bond application is submitted and approved, users will see a button labeled **Purchase Bond** at the end of the **Buy a Bond** process which allows them to complete the purchase process immediately and receive their bond number and document set. When this checkbox is enabled, on the other hand, users will instead see a button labeled **Accept Quote**. When the user selects this button at the end of the **Buy a Bond** process, the quotation is moved from the **Pending Quotes** queue to the **Pending Bonds** queue, requiring an authorized user to perform the final step of purchasing the bond on behalf of the agent.

When all information has been completed and selected, click the **Go to Next Step >>>** button.

2. The **Configure Bond Details** page appears next. This is where the bond administrator sets additional criteria specific to this bond type.

   - Enter the **Predate Limit** and **Postdate Limit** in the text fields available. The numbers entered represent the maximum number of days prior to and following the current date. At the time of

35 days and $35. Additional prepaid years will be charged $365. Company minimum premiums will be applied, as necessary.

**NOTE:** Bond types configured with a fixed penalty and a fixed rate will always have the full premium rate applied. Prorating will not be applied to bonds configured in this manner.
bond purchase, these limits will be imposed on the user when manually entering an effective date for the bond.

- Select the Reinsurance Company, if any, from the dropdown displayed. If the bond type is covered under a reinsurance treaty, select the appropriate reinsurance company. Otherwise, select "None" (the default value). The reinsurance companies displayed in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Reinsurance Companies.)
  - If a reinsurance company is selected, the names of all reinsurers within that company will appear in the Reassign for Approval dropdown on the View Bond screen so that the bond may be routed to the appropriate reinsurer's queue for approval if internal underwriter/management authority limits are exceeded.

- The Message(s) selection box allows you to choose any message(s) that you would like appended to the final Buy a Bond: Decision screen, such as instructions indicating that a counter signature is required. Messages will appear on this screen, as well in the email sent to the user, when the bond is automatically accepted or referred; no messages are appended when the bond is auto-rejected. To select more than one message, hold down the CTRL key while clicking the desired messages. If no messages are desired, select the option for "**** NO MESSAGES ****" at the top of the box. The messages displayed in this selection box are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Messages.) The messages appear alphabetically in the selection according to the Name assigned to them in the Reference Tables.

- Any remaining options are user-defined fields that have been configured by your system administrator for your particular system.

**NOTE:** Fields marked with an asterisk (*) are required.

When all information has been completed and selected, click the Go to Next Step button.

3. The Document Sets screen is now displayed. This is where the bond administrator creates a unique document set -- comprised of one or more individual forms that have previously been entered as templates in the Template Library -- to associate with each action that can occur in relation to this bond. Each action will have at most one document set associated with it; however, this document set can be made up of multiple pages. For example, a document set associated with the action New Bond Purchase might consist of the following templates: (1) an application, (2) the bond form, (3) Power of Attorney, and (4) an execution report.

- To begin, select an action from the dropdown displayed at the top of the screen and click Filter. It is not until you have filtered down to a particular bond action that the Add hotspot will appear at the bottom of the screen. Click the Add hotspot to add a template existing in the Template Library into a new document set to be assigned to the bond action selected. The available bond actions
When entering an order number for each of your templates, it is no longer required that the numbers be incremented in units of one (i.e., "2", "4", etc.). The order numbers are used to determine the sequence of the templates within your document set.

The Select Template screen is displayed.

1. From the Category dropdown, select the name of the category in which the template you want to add to your document set was previously entered in the Template Library.

2. From the Available Templates dropdown, select the name of the template to be added to your document set.

3. Enter a number into the Order field, such as "1" for the first template in the document set. The number entered determines how the individual pages, or forms, within the document set will be ordered when displayed on screen and when printed.

**NOTE:** Carefully plan out the organization of your document set in advance, as there is currently no method of editing the order number of each template after it has been entered into the system.

4. Click the Submit button when finished.

5. Add additional templates as needed.

6. To return to the Create Document Sets screen without entering a new record, click the Return to Table button.

When entering an order number for each of your templates, it is not required that the numbers be incremented in units of one (i.e., "2", "4", etc.).
"3", "4", etc.). It is only necessary that the templates you want printed first in the document set have an order number lower than any templates that follow them. For example, you may enter a series of templates in a document set and assign them order numbers of "1", "5", "10", and "15". As a result, modifying that document set in the future will be easier because you can simply insert a new template between two existing ones. This prevents you from having to inactivate the entire set and re-add each template in order to achieve the print order you desire.

Repeat the steps above for each action that appears in the dropdown list. As templates are added to a document set, they are displayed on screen in the list that appears when filtering on the corresponding action in the dropdown. In addition, ALL templates are displayed in the "unfiltered" list (the list that is displayed if "Select Action" is highlighted when the Filter button is clicked). The unfiltered list shows every template associated with every action that has been entered for this bond.

To remove a template from a document set, select the appropriate action from the dropdown displayed at the top of the screen and click Filter.

a. Locate the template in the listing and click the corresponding Inactivate hotspot on the right.

b. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the template from the document set.

c. A message screen displays telling you that the record has been inactivated, and the listing of all templates within the document set is displayed again with the record now removed.

d. To return to the document sets screen without removing the record, click the No hotspot.

NOTE: While it is possible to inactivate a record from the unfiltered list of templates, it is recommended that you filter down to its associated action before doing so.

To recover a previously inactivated template to be included in the document set, select the appropriate action from the dropdown displayed at the top of the screen and click Filter.

a. Click the Recover inactivated records hotspot located at the bottom of the list.

b. The system displays a listing of all previously inactivated templates for that document set.
c. Locate the template in the listing and click the corresponding **Activate** hotspot on the right.

d. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the template.

e. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated templates is displayed again.

f. To return to the listing of previously inactivated templates without recovering the record, click the **No** hotspot.

g. To return to the document sets screen, click the **Return to active record view** hotspot at the bottom of the list.

**NOTE:** While it is possible to recover a previously inactivated record from the unfiltered list of templates, it is recommended that you filter down to its associated action before doing so.

When all the document sets have been created, click the **Go to Next Step >>>** button.

4. The **Question Sets** screen is displayed next. This is where the bond administrator defines the questions that will be asked not only at the time of initial bond purchase, but at every other bond action as well (cancellation, renewal, premium-bearing rider, etc.).

- Shown on this screen are the default questions that are automatically assigned to every bond type by the system. These “system fields” are required and may not be removed. The only modification that may be made to these mandatory questions is to select or de-select additional actions at which the question should be asked.

  - The default Principal questions asked at New Bond Purchase are: Principal Name, Address, City, State and Zip.

  - The default Cancellation questions asked at Bond Cancellation are: Cancellation Date, Adjusted Base Premium ($), and Adjusted Commission Rate (%).

  - System fields are typically displayed as orange text (unless a custom color has been configured for your particular system).

- To expand a question set in order to view its individual questions, click the small button labeled `+` preceding the question set name.

- To collapse a question set in order to display only the question set name, click the small button labeled `−`. 
To add additional questions to be asked by the system, click the Go to Question Selection hotspot at the top of the screen.

The Question Selection screen is now displayed.

a. Displayed in the dropdown at the top of the screen are the names of all the question sets that have predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Question Sets.) Select a question set from this dropdown, and click the Select button.

   For information on how to configure questions for use with credit reporting, please refer to Configuring Questions for Credit Reporting.

b. The system next displays all of the questions that have been added to that question set within the Reference Tables area of e-SURETY™. This listing is sorted alphanumerically by the Order column. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

c. To select questions from this listing, click the corresponding checkbox preceding each question you wish to have used for this bond. To select all questions in a category, click the square button labeled V. To de-select all questions that have been selected in this manner, click the same button (now labeled X).

d. To add a new question that does not already exist in the question set, click the Add New button at the bottom of the screen. (For more information, please refer to Question Sets.)

   NOTE: When a question is added from this screen, it is added to the global list of questions in the Reference Tables simultaneously.

e. To edit an existing question, click the Edit hotspot to the right of the question in the list. As with all questions that have been entered into the system previously, only the following fields may be modified:

   - Question -- enter the new text of the question into this field
   - Validation Type -- select whether the specified validation type is required or not; changing validation types is not possible once a question has been entered into the system
   - Apply Question At -- check or uncheck the desired actions
   - ACORD Field Designation -- enter the text of the new ACORD designation into this field
NOTE: When a question is edited from this screen, it is edited within the global list of questions in the Reference Tables simultaneously.

f. To change the order of the questions within a question set, click the Change Order button located at the bottom of the list.

1. The system displays all of the questions in a box on the resulting screen. Locate the question you wish to reorder in the box, and highlight it by clicking with your mouse.

2. Click the Move Up or Move Down buttons as needed until the question is located where you want it in the list. Repeat this step for any other questions you wish to reorder.

3. When finished, click the Finished button at the bottom of the screen. The listing of all questions is displayed again with the questions now reordered.

NOTE: When a question is reordered from this screen, it is reordered within the global list of questions in the Reference Tables simultaneously.

g. When all questions have been selected, added, edited, or reordered accordingly, click the Display Questions button at the bottom of the screen.

- If the question set added was a new one, its title now appears with Principal and Cancellation on the Question Sets screen preceded by a small button labeled +.
  - To expand a question set in order to view its individual questions, click the small button labeled + preceding the question set name.
  - To collapse a question set in order to display only the question set name, click the small button labeled -.

- When a question set is expanded on the Question Sets screen, you have access to some, but not all, of the functions available on the Question Selection screen. This is because you are now accessing the questions as they apply to this particular bond type only. Here you may only (a) toggle the validation type between required / non-required, (b) add or remove actions at which the question will be asked, and (c) change the order of the questions within the set.

NOTE: Changes made to questions from this screen will be applied to that specific bond type only. The global question as it appears in the Reference Tables area remains unchanged.
To change the order in which the question sets will be presented on-screen when purchasing a bond, click the **Category Properties** button located at the top of the screen.

a. The system displays all of the question sets in a box on upper half of the resulting screen. Locate the question set you wish to reorder in the box, and highlight it by clicking with your mouse.

b. Click the **Move Up** or **Move Down** buttons as needed until the question set is located where you want it in the list. Repeat this step for any other question sets you wish to reorder.

c. When finished, click the **Submit** button at the bottom of the screen. The listing of all question sets is displayed again with the question sets now reordered.

To make the answering of a particular question set optional for the user at the time of bond purchase, click the **Category Properties** button located at the top of the screen.

a. The system displays all of the question sets in a list on lower half of the resulting screen. Each question set is preceded by a checkbox. Locate the question set you wish to make optional, and check it by clicking with your mouse.

b. Enter an appropriate "leading question" in the text field that appears.
   - For example, if you want to record all the information pertaining to an attorney for a particular bond -- but only if there is an attorney in the case -- you might ask: *Is there an attorney in this case?* The user will be presented with this question on-screen at the appropriate time. If they select "Yes", they will be presented with the Attorney question set. If they select "No", the Attorney question set will not appear on-screen; instead, they will continue with the next step of the **Buy a Bond** process.

**NOTE:** A leading question cannot contain an apostrophe.

c. When finished, click the **Submit** button at the bottom of the screen.

When all questions have been selected and configured for every action for a bond, click the **Go to Next Step >>** button.

5. The *Auto-Reject Rules* screen is displayed next. This is where the bond administrator can define any rules for the system to apply to determine whether or not to automatically reject a bond action *for this specific type of bond only.*
**USAGE:** When a bond application is submitted to the e-SURETY™ Decision Engine, the auto-reject rules are applied first. If the condition set in a single auto-reject rule is met by the information entered by the user, the bond will be rejected.

- To enter an auto-reject rule to be applied by the system, click the Go to Rule Selection hotspot at the top of the screen.

- The **Rule Selection** screen is now displayed.
  
  a. Displayed in the dropdown at the top of the screen are all the actions that may occur in the “lifetime” of a bond. Select an action from this dropdown, and click the **Select** button.

  b. The system next displays all of the questions that will be asked for the action you selected. Notice this listing of questions is not categorized by question set, as in the previous step of the Build a Bond process, but simply includes every single question for that action in a single list. The system also displays certain additional criteria to which an auto-reject rule may be applied depending on the action selected. These include:
    - Penalty amount
    - Effective date
    - Agency

  c. To select questions from this listing, click the corresponding checkbox preceding each question you wish to have applied as a rule for this bond action. To select all the questions listed, click the square button labeled **V**. To de-select all questions that have been selected in this manner, click the same button (now labeled **X**).

  d. When all questions have been selected, click the **Display Rules >>>** button at the bottom of the screen.

- The selected questions now appear on the **Auto-Reject Rules** screen as a rule set with the action as its title.

  - To collapse a rule set in order to display only the rule set name, click the small button labeled **-**.

  - To expand a rule set in order to view its individual rules, click the small button labeled **+** preceding the rule set name.

- Each question appears with a default **Compare by** value of "=" and a default **Compare value of "NOT YET SET". To define the criteria for each rule, click the corresponding **Edit** hotspot.

  a. Select a comparison operator to be used for the rule from the **Compare by** dropdown. The available options are:

    - **=**
    - **<**
NOTE: The double angle bracket options are a special date comparison operator that allows you to evaluate whether a date entered as part of the bond application falls within a specified range. Select either "<<" or ">>" when the question (rule) is a date, and enter a whole number in the Compare Value field. The system will compare the date entered at bond application to determine if it is less than (<<) or greater than (>>) x number of days from the current date. For more information on using the specialty date operator, please refer to Specialty Date Operator.

b. Enter a Compare Value to be used for the rule in the text field. Depending on the question selected for use as a rule, the system may display a dropdown list of selections in lieu of a text field.

For example, if one of your questions is related to financials, and you wish to reject any applicant with more than $10,000.00 of accounts payable outstanding, enter ">" in the Compare by field and "10000" in the Compare value field for that rule. The bond action would be rejected if the user entered a value of 10,001 or greater.

c. When finished, click the Submit button at the bottom of the screen. The listing of rules is displayed again with the new criteria showing.

d. Repeat the steps above for each rule in the set.

Repeat the steps above for every action in the Go to Rule Selection dropdown list for which you want to apply an Auto-Reject Rule.

NOTE: Make sure that any question used as an auto-reject rule is configured as a required field. If the question is not required and is left blank by the user, the bond will still be approved (provided all other rules have been passed).

When all rules have been set, click the Go to Next Step button.

6. The Auto-Accept Rules screen is displayed next. This is where the bond administrator can define any
rules for the system to apply to determine whether or not to automatically accept a bond action for this specific type of bond only.

**Single Tier Rules (Legacy functionality)**

- When a single-tiered rule set is being used -- i.e., the standard method prior to version 5.0.0 -- the steps for entering Auto-Accept Rules are exactly the same as for Auto-Reject Rules. Please refer to the directions above.

**USAGE:** When a bond application submitted to the e-SURETY Decision Engine has passed the auto-reject rules set for that bond type, the auto-accept rules are applied next. The criteria in every auto-accept rule must be met by the information entered by the user in order for the bond to be automatically approved. If the information entered fails even a single auto-reject rule, the bond will be referred. If no rules are established for a bond type, the bond will be automatically approved.

**Multi-Value Rules**

- When using multi-value (or multi-tiered) rule sets, the instructions for configuring a rule follow the same basic steps as the legacy functionality, except now the bond administrator may configure up to five sets of underwriting rules, each corresponding to a different premium modifier. When all the criteria in a rule set are met, that premium modifier will be applied to the default rate for the bond configuration to calculate the premium quotation for the applicant. (The default rate for the configuration is that which is set up on the Configure Bond > Terms screen.)

**USAGE:** When a bond application is submitted to the e-SURETY Decision Engine, the system will evaluate the response entered for each underwriting question and compare them to all of the rules configured in the first (left-hand) column in the bond configuration. If every rule in the column is passed, the rule modifier corresponding to that tier will be applied to the default premium (defined above), and the bond will be approved. If even one rule fails, the system will move on to evaluate the next column of rules. If every rule in the column is passed, the rule modifier corresponding to that tier will be applied to the default premium. If even one rule fails, the system will move on to evaluate the next column of rules, and so on. The system will continue through the columns until there is one in which all rules are passed, at which point it will apply the corresponding rule modifier and approve the bond. If the responses entered at application fail to pass any column of rules configured for the bond type, the bond will be referred, and no modifier will be applied. The premium displayed in the referral message on the Buy a Bond: Decision screen will reflect the default rate for the bond configuration. If no rules are established for a bond type, the bond will be automatically approved.
NOTE: The modifier applied at new bond purchase

- If multiple tiers of rules sets are to be used, the best rate should be configured as the first column of rules/modifiers. As columns of rule sets are added to the right, they should represent an increase in premium, as indicated by the column headers $\$, $$\$, $$$ etc.

- For every rule added, an acceptable answer must be entered in each data entry field. The initial display is "NOT YET SET", which is not an accepted answer. An acceptable answer for a rule consists of either a valid Compare Value for the rule or "NOT USED" if the column will not be utilized at that tier. To auto-fill a Compare Value field with "NOT USED", click the "NOT USED" icon to the right of the textbox.

  - "NOT USED" values are represented as three dashes (---) when viewing the summary of all rules on the Auto-Accept Rules screen. "NOT YET SET" values are represented by three red question marks and should be converted to valid entries or "NOT YET SET" to prevent errors when submitting bonds and performing subsequent actions on them.

- For each column of rules entered, a rule modifier must be entered for that tier. The column of rules corresponding to the default rate for the configuration should be configured with a rule modifier of 1.0. Columns representing a discounted premium based on underwriting criteria should reflect a rule modifier less than 1.0, while columns representing an increase in premium should reflect a rule modifier greater than 1.0. If only one column of rules will be used on a particular bond configuration -- meaning that the premium will not be modified in any manner, regardless of underwriting responses -- the rule modifier entered should be 1.0.

- Although rule modifiers are not applied by the system for non-premium bearing and premium bearing riders, nonetheless requires a rule modifier to be configured for these actions. Enter 1.0 to indicate no modification to premium when adding rules at non-premium bearing and premium bearing rider.

- If the compare value for a rule is identical across all columns of rules being configured, it is not necessary to repeat that value across every column being used. If the rule and compare value are configured in the first column, that same compare value will be used across all columns where other rules are configured. For example, if the underwriting criteria for personal credit score varies across three columns (e.g., 750 - 700 - 650) but a minimum of three years experience is required for the bond regardless of credit score, the compare value for $\geq 3$ would only need to be configured in the best rate column. The system would ensure that the minimum of 3 years experience was applied at all three columns, which could be configured as "NOT USED".
NOTE: Any question used as an auto-accept rule should be configured as a required field. Additionally, any question used as an auto-accept rule should not be contained in a screen configured with a "leading question" for the bond type, which would allow the user to bypass the entire screen of questions and thus the underwriting rule. However, if the question is not required and is left blank by the user, the bond will still be referred as a result of the blank field.

When all rules have been set, click the Go to Next Step >> button.

7. The Assign Agencies screen is displayed next. This is where the bond administrator can select the agencies that will be able to submit an application for the particular bond being built, as well as assign the commission rate the agents will receive when purchasing this specific bond configuration. At the time of bond issuance, commission amounts are calculated by the system based on what is established for the agency within the bond configuration, not what is configured as the agency default in the Reference Tables area of e-SURETY™. Thus, commission rates can be tailored for each agency on a bond configuration-by-bond configuration basis, if necessary.

Begin by selecting an option from the first dropdown list that is displayed. The available options are Select agencies in a state, Select all agencies in a state, and Select all agencies in all states. Select agencies in a state corresponds to the former Assign Agencies functionality that existed prior to the release of e-SURETY™ 4.5.11. The options for Select all agencies in a state and Select all agencies in all states are new features included in 4.5.11.

a. If you select Select agencies in a state, you must also select a state from the second dropdown list that appears. The only states appearing in this dropdown are those in which an agency has been entered in the Reference Tables area of e-SURETY™. In addition, an agency must have at least one attorney-in-fact designated in order to be eligible for assignment. (For more information, please refer to Agencies.)

- Click the Go to Next Step >>> button to continue.

The system displays a list of all agencies that have been entered into the system for the state selected. This listing is sorted alphanumerically by agency name. A maximum of fifty records is displayed at a time on a single screen. To view additional sets of fifty records, click the page numbers that appear as hyperlinks at the bottom of the screen.

NOTE: If multiple screens of agencies are being displayed, any action performed while using the Select agencies in a state feature will be applied to the records visible on the current screen only. The bond administrator must repeat the steps for each screen of paginated records and submit each screen individually.
To select agencies from this listing, click the corresponding checkbox preceding each agency you would like to be able to purchase this bond type. To select all the agencies listed, click the button labeled [Select All]. To de-select all agencies that have been selected previously, click the button labeled [De-select All].

By default, each agency commission on this screen will be prepopulated with the default commission entered for the agency in the Reference Tables area of e-SURETY™. Modify the commission rate for any of the agencies you have selected, if desired. Enter a whole or decimal number. Do not include a “%” sign.

To enter the same commission rate for all agencies selected, enter a number in the text field in the upper right corner of the screen and click the [Submit] button to the right. The commission fields for every agency in the listing will be automatically filled with this same commission rate, but it will only be applied to those agencies you have checked previously.

**NOTE:** It is not necessary to delete the commission rate from an agency you do not want to assign to this bond type. Only the agencies checked will be assigned to the bond type.

To submit and select more agencies in another state, click the [Submit & Select Another State >>>] button. This will bring you back to the initial Assign Agencies screen.

When all agencies have been assigned, click the [Submit & Finish >>>] button.

To return to the Assign Agencies screen without submitting your changes, click the Return to Assign Agencies hotspot.

b. If you select Select all agencies in a state, you must also select a state from the second dropdown list that appears. The only states appearing in this dropdown are those in which an agency has been entered in the Reference Tables area of e-SURETY™. In addition, an agency must have at least one attorney-in-fact designated in order to be eligible for assignment. (For more information, please refer to Agencies.)

c. Click the [Go to Next Step >>>] button to continue.

d. The system displays three options. Depending on what is needed for your bond
configuration, you will select either the *Use agency default commissions* feature or the *Use specified commission* feature. The *Override previous commission assignments* feature may optionally be used in conjunction with either of the other two selections. Each option is described below.

- To assign all agencies in the selected state to this bond configuration using the default commission rate entered for the agency in the **Reference Tables** area of **e-SURETY™**, click the **Submit** button beside *Use agency default commissions*.

- To assign all agencies in the selected state to this bond configuration using the same commission rate for all agencies, enter a number in the box next to *Use specified commission*, then click the **Submit** button beside this textbox. The commission rate entered will be used for all bonds bought under this configuration, regardless of what is entered as the default commission for the agency in the **Reference Tables** area.

- When either of the above options are used, by default, the change being submitted will apply only to any agency not previously assigned to the bond configuration. On the other hand, when the *Override previous commission assignments* feature is used in conjunction with either of the above two options, the change being submitted will apply to all agencies, including those that were previously assigned to this bond configuration. If the *Override previous commission assignments* checkbox is selected prior to clicking one of the two **Submit** buttons, not only will the change apply to any agency not previously assigned to the bond configuration but to all existing agency assignments as well. The *Override previous commission assignments* feature does not have much relevance when building a new bond configuration from scratch the first time, but is very helpful when modifying existing bond configurations, as shown in the following example.

**Example:** An existing bond configuration has been assigned to all agencies in New York and Connecticut using a commission rate of 25% for all agencies. A surety has just become licensed in Florida, for example, and wants to add all of these agencies to the configuration. At the same time, the surety wants to increase the commission offered on this bond to 30% for all agencies. The bond administrator would choose the *Select all agencies in a state* option and select "Florida" from the state dropdown. On the next screen, the bond administrator would select the *Override previous commission assignments* checkbox and enter "30" in the *Use specified commission* textbox. When the **Submit** button is clicked, all of the Florida agencies will be assigned to this bond configuration at a rate of 30%. In addition, all of the agencies in New York and Connecticut that were previously assigned to this bond
configuration at a rate of 25% will be increased to 30%.

To return to the Assign Agencies screen at any point without submitting your changes, click the Return to Assign Agencies hotspot.

e. The Select all agencies in all states option functions in the same manner as Select all agencies in a state, but applies the specified commissions to all active agencies in the system. (For more information, please refer to section (b) above.)

NOTE: After using either of the Select all agencies in a state or Select all agencies in all states options above, the bond administrator can immediately go back and use the Select agencies in a state feature to modify individual agency assignments within a particular state, either by increasing or decreasing an agency’s commission for this particular bond configuration, or by deselecting an agency altogether.

8. The Build a Bond summary screen is now displayed. Some of the defining characteristics of the bond you just created are displayed on the screen, including its State, Bond Class, Bond Category, Obligee, Company, and Bond Title.

- To build a new bond, click the Build another bond button at the bottom of the screen.

- To make changes to the bond you just finished creating via the Maintain Bonds menu, click the Maintain this bond button at the bottom of the screen.

To return to the main navigation menu from the Build a Bond screens, click the Main Menu hotspot on the Build a Bond menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?. 


Bond Renewal Types

There are two types of renewals available for both Commercial and Contract bonds. A third option is that a bond can be configured as non-renewing.

Auto Renewal

When a bond configuration is set to auto renewal and an issued bond of this type is within its renewal notification period (i.e., x days prior to expiration), the system will create the next version or "mod" of the bond but will flag it as "pending" until its effective date is reached. The renewal bond document set will be automatically created at that time as well, and the user will receive an email notifying them of this action taken by the "System Service".

The agent or CSR may then go online, perform a Find a Bond search and locate the renewed bond by bond number or other criteria. When arriving at the View Bond screen, the version of the bond initially displayed will continue to be the current, in-force version of the bond. To view the renewal version that is pending and not yet effective, click the Bond History button and locate the corresponding line item for "Bond Renewal Approved". Click the Edit hotspot on the right to view the summary screen for the renewal. Click the Print Document Set button displayed on this screen to view or print the bond forms associated with the renewal action.

Renewal

When a bond configuration is set to renewal and an issued bond of this type is within its renewal notification period (i.e., x days prior to expiration), the bond record will appear in the Renewals Pending queue. Click the Edit hotspot on the right of this listing to be taken to the View Bond screen in order to answer the underwriting questions required by the surety for renewal of that bond type. Answers given to the underwriting questions will be submitted to the Decision Engine and the user will be notified onscreen if the bond was rejected, approved or referred to underwriting. If the quotation system is being utilized, options to purchase / accept, save and decline the renewal quotation will be presented as appropriate.

Once the renewal is approved and purchased (if necessary), in order to view the renewal version that is pending and not yet effective, click the Bond History button on the View Bond screen and locate the corresponding line item for the approval/purchase of the renewal. Click the Edit hotspot on the right to view the summary screen for the renewal. Click the Print Document Set button displayed on this screen to view or print the bond forms associated with the renewal action.
Configuring Questions for Credit Reporting

A personal credit score and report may be retrieved in two areas of e-SURETY™:

- In the Commercial Bonds module, a credit score and report can be retrieved for an principal during the Buy a Bond process. The necessary questions come pre-installed with your system as part of the Principals bond question set. The bond administrator need only add these questions to their bond configuration during the Build a Bond process or via the Maintain Bonds area of e-SURETY™.

- In the Accounts area of the system, a credit score and report can be retrieved for an indemnitor/corporate officer during the Submit an Account process. The necessary questions come pre-installed with your system as part of the Indemnitors/Corporate Officers application question set. The bond administrator need only add these questions to their account type configuration via the Maintain Applications area of e-SURETY™.

  - In addition, credit scores may be updated and a current report retrieved for any account indemnitor via the Personal Financial Statement screen of the account management area. For more information on updating credit scores, please refer to Entering a Personal Financial Statement.

To correctly set up your bond or account configuration to use credit reporting questions, choose from the following options:

- **Social Security Number** -- when capturing credit scores, the bond/account configuration must include the question for Social Security Number. It is recommended that the bond administrator also configure this question as a required field. If a SSN is not available when the request is sent to the credit bureau (either because the question was not included in the configuration or it was not a required field and was bypassed by the user), a error code of -1 will be returned and displayed in the credit score textbox shown on the View Bond screen.

- **Commercial Credit Score** -- select this question to automatically capture a credit score and report on all principals/indemnitors entered during the bond/account application process. The Commercial Credit Score "question" is for configuration purposes only and is seen by bond administrators alone. It does not appear as a question visible to end-users when submitting a bond/account application. Including the Commercial Credit Score question in your bond/account configuration tells the system to automatically retrieve a credit score and report on all principals/indemnitors entered by the user. This means that if the bond/account type is configured with a repeat screen question ("Is there another principal [or indemnitor/corporate officer] to enter?") and multiple screens are entered, a credit score will be captured for all principals/indemnitors.

  - If auto-accept and/or auto-reject rules are configured for the bond/account type based on the Commercial Credit Score question, all scores retrieved will be evaluated by the e-SURETY™ Decision Engine™.
As with all bond/account configurations in the system, if no rules are configured, the bond/account application will be automatically approved. It is the bond administrator's responsibility to ensure that bond/account type configurations are correctly configured with appropriate rules when credit scores are being captured.

- **Retrieve credit score for this principal/indemnitor?** -- select this question in addition to the Commercial Credit Score question when you want to make the retrieval of a credit score optional for each principal/indemnitor entered during a bond/account application. Including this question in your bond/account configuration tells the system to display a yes/no question labeled Retrieve credit score for this principal/indemnitor? on each principal/indemnitor screen of questions. If the bond/account type is configured with a repeat screen question ("Is there another principal [or indemnitor/corporate officer] to enter?") and multiple screens are entered, a credit score will be only be captured when a Yes response is entered for a particular principal/indemnitor.

  - If auto-accept and/or auto-reject rules are configured for the bond/account type based on the Commercial Credit Score question, all scores retrieved because the user entered a Yes response will be evaluated by the e-SURETY™ Decision Engine™.

  - If no scores are retrieved because the user entered a No response for all principals/indemnitors being entered, the bond will be referred.

  - As with all bond/account configurations in the system, if no rules are configured, the bond/account application will be automatically approved. It is the bond administrator's responsibility to ensure that bond/account type configurations are correctly configured with appropriate rules when credit scores are being captured.

- **Applicant only** checkbox -- this option is available for use with Commercial Bond configurations only; it is not applicable to account applications. To set this feature, click the Edit hyperlink beside the Commercial Credit Score question that has been added to your bond configuration. Select the Applicant only checkbox that appears to the right of the Validation Type dropdown. This option is intended for bond configurations in which the repeat screen question ("Is there another principal to enter?") is utilized to tell the system to automatically retrieve a credit score and report for the single principal selected as the bond applicant from the applicant dropdown on the Review Bond screen at the end of the Buy a Bond process. Unlike the Retrieve credit score for this principal/indemnitor? question above, when the Applicant only option is selected, end-users do not see any credit score-related question during the bond application process. However, it ensures that one credit score is retrieved for the bond application. Thus, the Applicant only option should be used in lieu of the Retrieve credit score for this principal/indemnitor? question.

  - If a bond type is erroneously configured with both the Applicant only option and the Retrieve credit score for this principal/indemnitor? question, the following will occur when a bond application is submitted to the Decision Engine™:
    - All Yes responses entered for principals who are not the bond applicant will be ignored.
    - No credit scores will be retrieved for these individuals.
If auto-accept and/or auto-reject rules are configured for the bond type based on the Commercial Credit Score question AND a No response is entered for the bond applicant, the bond will be referred. This is the case regardless of any other Yes responses, since all non-applicant Yes responses are ignored by the system.

As above, if no rules are configured, the bond/account application will be automatically approved.
Specialty Date Operator

The specialty date operators ("<<" or ">>") can be used in configuring auto-reject and auto-accept rules to determine the difference between the date value entered and the current date. Rules using these operators should be configured with the following constructs in mind:

- The end date is not included in "date math" calculations, thus:
  - 3/31/06 - 3/30/06 is a period of 364 days
  - 3/31/06 - 3/31/06 is a period of 365 days

- If the date being evaluated is in the past, the difference returned will be a positive number.

- If the date being evaluated is in the future, the difference returned will be a negative number.

- Since the same rule can only be applied once per field, it is not possible to exclude a range of dates. You must be also certain that the value entered will always be a past date OR always be a future date since the << or >> rule could have unintended consequences if the potential exists for a past OR future date to be entered and evaluated.
**Commercial Build a Bond Checklist**

The checklist below includes all the "building blocks" of a bond that should be configured through the appropriate screens of the Reference Tables or System Tables areas of e-SURETY™ prior to initiating the Build a Bond process. Items highlighted in red are required items; if these are not predefined in the system, you will be unable to continue in the Build process. While it is recommended that the bond administrator configure all elements prior to building a bond, the remaining items on the list may either be entered during the Build a Bond process (Obligees and questions) or after through the Maintain Bonds menu.

<table>
<thead>
<tr>
<th>&quot;Building Block&quot;</th>
<th>Example</th>
<th>Reference/System Tables Menu Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company</td>
<td>American Insurance Co.</td>
<td>Companies</td>
</tr>
<tr>
<td>Bond Class</td>
<td>License &amp; Permit</td>
<td>Bond Classes &amp; Categories</td>
</tr>
<tr>
<td>Bond Category</td>
<td>Motor Vehicle Dealer</td>
<td>Bond Classes &amp; Categories</td>
</tr>
<tr>
<td>Obligee</td>
<td>State of California Dept. of Insurance</td>
<td>Obligees</td>
</tr>
<tr>
<td>Bond (SAA) Code*</td>
<td>[936] Detectives</td>
<td>SAA Codes</td>
</tr>
<tr>
<td>Rate Table</td>
<td>$4.00 per thousand for first 100,000; $3.00 per thousand for next 400,000; $1.75 for every thousand thereafter</td>
<td>Rate Tables</td>
</tr>
<tr>
<td>Messages</td>
<td>Counter signature required</td>
<td>Messages</td>
</tr>
<tr>
<td>All Bond Forms</td>
<td>Power of Attorney; Cancellation Notice</td>
<td>Template Library</td>
</tr>
<tr>
<td>Question Sets</td>
<td>Professional Licensing; Attorney</td>
<td>Question Sets</td>
</tr>
<tr>
<td>Questions</td>
<td>Date of appointment as notary?</td>
<td>Question Sets &gt; Questions</td>
</tr>
<tr>
<td>Dropdown List</td>
<td>Marital Status: Married</td>
<td>Dropdown Lists</td>
</tr>
<tr>
<td>Agencies</td>
<td>USA Surety</td>
<td>Agencies</td>
</tr>
</tbody>
</table>

* A Bond (SAA) Code need only be entered if it is a new code that is not already in the system.
Document Brokering

*e-SURETY™* 4.0 now features document brokering, a multi-tiered, asynchronous approach to storing, creating and retrieving documents within the system. Document brokering is used with both "documents", server-generated files (including bond forms, reports, and cubes) and "attachments", user-generated files that can now be associated with a bond or an account.

To upload a document or attachment, the user simply clicks a Browse button on the appropriate web page within the system to easily select a file to upload. The uploaded file is then streamed into the appropriate database table depending on which interface is utilized and is stored in the database as a SQL Server image data type field.

To retrieve a document or attachment, the user posts a request to the servers via the appropriate web page in the system. The system retrieves the image type field from the database and presents it to the user as a system-recognized file (e.g., PDF, Word, Excel, Visio, etc.) or as a non-recognized file requiring an Active X Control (e.g., Dynamicube Microfiles).

End users will utilize document brokering in the following instances:

- To upload bond form templates to the Template Library for use in automated bond form processing and later view such bond forms with data from the system overlaid in the appropriate fields

- To upload bond form templates to the Test Templates area of Report Administration for testing / proofing Adobe Acrobat PDF bond templates.

- To upload report templates for use in automatic report generation and to view such reports complete with system data

- To upload attachments that can be associated with a bond or account and to later view such attachments via the View Bond or Accounts interfaces

Advantages of Document Brokering

1. **Scalability**
   - All documents and templates are stored within a centralized source.
   - Less space overall is utilized by the application.

2. **Security**
   - Internet users cannot browse through directories on the web server and accidentally stumble upon documents.

3. **Manageability**
   - Product installations are simplified, and documents and templates do not have to be managed and written into the product setup programs.

4. **Increased Functionality and Performance**
- Standard and Dynamic (Cube) Reports are now completely historical and not overwritten with the latest data as in previous versions.

- Templates are easily uploaded from anywhere rather than from terminals that have access to the network share.

- Attachments of files to associate with bonds and accounts is now possible.
Maintain Applications

Your e-SURETY™ system was installed with a minimum of two application types -- a full questionnaire customized to your company's specifications and a shorter version of the questionnaire which can be used for testing purposes. The bond administrator may make modifications to any aspect of an existing application, including its configuration details, questions, and rules. This is referred to as "maintaining" the application type.

To begin maintaining an application type, click the Maintain Applications hotspot on the main navigation menu. The Choose Application Type screen is displayed. Select the application type you wish to modify by highlighting its name in the dropdown displayed. Click the Submit button to proceed.

The Maintain Applications screen is displayed, confirming which application type you have selected to maintain. The left navigation menu changes to display the maintenance options. If this is not the correct application type, click the Find another application button.

Once you have selected an application type to maintain, you may perform the following actions:

Configure
Question Sets
Auto-Reject Rules
Auto-Accept Rules

Configure Application

1. To modify the basic criteria which defines the application type, click the Configure hotspot on the left navigation menu.

2. The system displays the configuration information corresponding to this application type.

3. Update the Name or Configuration Code in the corresponding text fields as needed.

   Although the Configuration Code is not required, it is recommended that a unique code be entered corresponding to each application type, primarily for reporting purposes.

4. Application types can designated as active or inactive. By default, when your system is delivered, any unused application types will be inactive. Flagging an application type as Inactive will prevent the name of the application from appearing on the Submit an Account: Choose Application Type screen in the Application Type dropdown. To make additional application types available in the dropdown, simply uncheck the Account Type is Inactive checkbox.

5. When all information has been modified, click the Update button.
Question Sets

1. To modify the questions configured for this application type, click the Question Sets hotspot on the left navigation menu.

2. The system displays the question sets configured for this application type.
   - Shown on this screen are the default questions that are automatically assigned to every application type by the system. These "system fields" are required and may not be removed.
     - The default Company question asked at Application is: Company Name.
     - The default Lead Company question asked at Application is: Lead Company.
     - The default Principal question asked at Application is: Indemnitor/officer full name
     - System fields are typically displayed as orange text (unless a custom color has been configured for your particular system).
   - To collapse a question set in order to display only the application question set name, click the small button labeled -.
   - To expand a question set in order to view its individual questions, click the small button labeled + preceding the question set name.

3. To add additional questions to be asked by the system, click the Go to Question Selection hotspot at the top of the screen. The Question Selection screen is now displayed.
   - Displayed in the dropdown at the top of the screen are the names of all the application question sets that have predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Application Question Sets.) Select a question set from this dropdown, and click the Select button.
   - The system next displays all of the questions that have been added to that question set within the Reference Tables area of e-SURETY™. This listing is sorted alphanumerically by the Order column. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.
   - To select questions from this listing, click the corresponding checkbox preceding each question you wish to have used for this application. To select all questions in a category, click the square button labeled V. To de-select all questions that have been selected in this manner, click the same button (now labeled X).
   - To add a new question that does not already exist in the question set, click the Add New button at the bottom of the screen. (For more information, please refer to Application Question Sets.)

NOTE: When a question is added from this screen, it is added to the global list of questions in the Reference Tables simultaneously.
4. To edit an existing question, click the Edit hotspot to the right of the question in the list. As with all questions that have been entered into the system previously, only the following fields may be modified:

- **Question** -- enter the new text of the question into this field
- **Validation Type** -- select whether the specified validation type is required or not; changing validation types is not possible once a question has been entered into the system

**NOTE:** When a question is edited from this screen, it is edited within the global list of questions in the Reference Tables simultaneously.

5. To change the order of the questions within a question set, click the **Change Order** button located at the bottom of the list.

- The system displays all of the questions in a box on the resulting screen. Locate the question you wish to reorder in the box, and highlight it by clicking with your mouse.
- Click the **Move Up** or **Move Down** buttons as needed until the question is located where you want it in the list. Repeat this step for any other questions you wish to reorder.
- When finished, click the **Finished >>>** button at the bottom of the screen. The listing of all questions is displayed again with the questions now reordered.

**NOTE:** When a question is reordered from this screen, it is reordered within the global list of questions in the Reference Tables simultaneously.

6. When all questions have been selected, added, edited, or reordered accordingly, click the **Display Questions >>>** button at the bottom of the screen.

7. To change the order in which the question sets will be presented on-screen when an application is submitted, click the **Category Properties** button located at the top of the screen.

- The system displays all of the question sets in a box on upper half of the resulting screen. Locate the question set you wish to reorder in the box, and highlight it by clicking with your mouse.
- Click the **Move Up** or **Move Down** buttons as needed until the question set is located where you want it in the list. Repeat this step for any other question sets you wish to reorder.

**NOTE:** Companies, Lead Company, and Indemnitors/Corporate Officers must remain as the first three application question sets. Remaining question sets may follow in any order.

- When finished, click the **Submit** button at the bottom of the screen. The listing of all question
sets is displayed again with the question sets now reordered.

8. To make the answering of a particular question set optional for the user at the time of application purchase, click the **Category Properties** button located at the top of the screen.
   - The system displays all of the question sets in a list on lower half of the resulting screen. Each question set is preceded by a checkbox. Locate the question set you wish to make optional, and check it by clicking with your mouse.
   - Enter an appropriate "leading question" in the text field that appears.
     - For example, if you want to record all the information pertaining to an attorney for a particular bond -- but only if there is an attorney in the case -- you might ask: *Is there an attorney in this case?* The user will be presented with this question on-screen at the appropriate time. If they select "Yes", they will be presented with the Attorney question set. If they select "No", the Attorney question set will not appear onscreen; instead, they will continue with the next step of the *Buy a Bond* process.

   **NOTE:** A leading question cannot contain an apostrophe.

   - When finished, click the **Submit** button at the bottom of the screen.

**Auto-Reject Rules**

1. To modify the auto-reject rules configured for this application type, click the **Auto-Reject Rules** hotspot on the left navigation menu.

2. The system displays any auto-reject rules that were previously configured for this application type.
   - To collapse a rule set in order to display only the application question set name, click the small button labeled **-** preceding the rule set name.
   - To expand a rule set in order to view its individual questions, click the small button labeled **+**.

3. To add additional auto-reject rules to be applied by the system, click the **Go to Rule Selection** hotspot at the top of the screen. The **Rule Selection** screen is now displayed.
   - Displayed in the dropdown at the top of the screen are all the actions that may occur over the "lifetime" of an account. Select an action from this dropdown, and click the **Select** button.
   - The system next displays all of the questions that will be asked for the action you selected. Notice this listing of questions is not categorized by question set, as in the previous step of the *Maintain Applications* area, but simply includes every single question for that action in a single list.
   - To select questions from this listing, click the corresponding checkbox preceding each question you wish to have applied as a rule for this account action. To select all the questions listed, click
the square button labeled \( \sqrt{ } \). To de-select all questions that have been selected in this manner, click the same button (now labeled \( \times \)).

- When all questions have been selected, click the Display Rules >> button at the bottom of the screen.
- The selected questions now appear on the Auto-Reject Rules screen within the appropriate rule set with the action as its title.

  - Each question appears with a default Compare by value of "=" and a default Compare value of "NOT YET SET". To define the criteria for each rule, click the corresponding Edit hotspot.

  1. Select a comparison operator to be used for the rule from the Compare by dropdown. The available options are:

     - =
     - <
     - <=
     - >
     - >=
     - not equal to
     - <<
     - >>

     **NOTE:** The double angle bracket options are a special date comparison operator that allows you to evaluate whether a date entered at the time of bond application falls within a specified range. Select either "<<" or ">>" when the question (rule) is a date, and enter a whole number in the Compare Value field. The system will compare the date entered at bond application to determine if it is less than (<<) or greater than (>>) \( x \) number of days from the current date. For example, if a question asked is "Date of license expiration" and you want to auto-reject any bond application for which the entered license expiration date is within 30 days of the date of application, you would configure a rule using the << Compare by operator and enter 30 in the Compare value field.

  2. Enter a Compare Value to be used for the rule in the text field. Depending on the question selected for use as a rule, the system may display a dropdown list of selections in lieu of a text field.

     - For example, if one of your questions is related to financials, and
you wish to reject any applicant with more than $10,000.00 of accounts payable outstanding, enter ">" in the Compare by field and "10000" in the Compare value field for that rule. The bond action would be rejected if the user entered a value of 10,001 or greater.

3. When finished, click the Submit button at the bottom of the screen. The listing of rules is displayed again with the new criteria showing.

4. Repeat the steps above for each rule in the set.

- Repeat the steps above for every action in the Go to Rule Selection dropdown list for which you want to apply an Auto-Reject Rule.

4. To edit an existing rule, click the Edit hotspot to the right of the question in the list, and follow the same procedures as above.

**Auto-Accept Rules**

As with bonds, if no rules are set, every account application submitted to the system will be automatically approved. To ensure that all new account applications are referred for manual review, therefore, your system was initially configured with a "dummy" auto-accept rule based on the account name. This may be modified or removed at any point, but be aware that without a well-designed rule to guarantee referral, accounts may be automatically approved by the system.

1. To modify the auto-accept rules configured for this application type, click the Auto-Accept Rules hotspot on the left navigation menu.

2. The system displays any auto-accept rules that were previously configured for this application type.
   - To collapse a rule set in order to display only the rule set name, click the small button labeled preceding the rule set name.
   - To expand a rule set in order to view its individual questions, click the small button labeled.

3. To add additional auto-accept rules to be applied by the system, click the Go to Rule Selection hotspot at the top of the screen. The Rule Selection screen is now displayed.
   - The steps for entering new or editing existing Auto-Accept Rules are exactly the same as for Auto-Reject Rules. Please refer to the directions above.

4. To edit an existing rule, click the Edit hotspot to the right of the question in the list.

To return to the main navigation menu from the Maintain Applications screens, click the Main Menu hotspot on the Maintain Applications menu.
For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?. 
Commercial Maintain Bonds

After a bond type has been built, the bond administrator may make modifications to any aspect of it, including the configuration details, document sets, questions, rules, and agencies. This is referred to as “maintaining” the bond type. All of the steps completed during the Build a Bond process are available as maintenance options in this area. In addition, the Maintain Bonds menu offers two extra features to the bond administrator: Template Fields and Copy Bond.

To begin maintaining a bond type, click the Maintain Bonds hotspot on the main navigation menu. The Choose Bond Type screen is displayed. Select the bond type you wish to modify by selecting the State, Bond Class, Bond Category, Obligee and Company from the respective dropdown lists and click the Continue button to proceed.

The Maintain Bonds screen is displayed, confirming which bond type you have selected to maintain. The left navigation menu changes to display the maintenance options. If this is not the correct bond type, click the Find another bond button.

Once you have selected a bond type to maintain, you may perform the following actions:

Configure Bond Type
Configure Bond Terms
Configure Bond Details
Document Sets
Question Sets
Auto-Reject Rules
Auto-Accept Rules
Assign Agencies
Template Fields
Copy Bond

Configure Bond Type

1. To modify the basic criteria which defines the bond type, click the Configure Bond hotspot on the left navigation menu.

2. The system displays the configuration information that was previously defined by the bond administrator during the Build a Bond process.

3. Update the Company, Bond Class, Bond Category, Bond Code (SAA Code), State, and Obligee dropdowns as needed.

4. Update the Bond Title or Configuration Code in the corresponding text fields as needed.
To prevent bond administrators from accidentally modifying an existing bond configuration that they had intended to make a copy of first, a popup warning will appear upon submitting the Configure Bond Type screen warning when there are issued bonds against that configuration. If you just had copied the configuration from an existing bond type, this popup will never appear.

If the popup appears and you are uncertain of whether you are modifying a new or existing configuration, click Cancel, return to the Main Menu, and locate your configuration again from the Maintain Bonds menu to ensure its existence.

If the popup appears and you are confident that either (1) the only bonds issued against the configuration are Test Agency bonds or (2) the only changes you are making are to the Bond Title, Bond Code, or Configuration Code fields, click OK. Changes to the remaining fields should rarely be made and with extreme caution as unintended consequences can result at bond renewal, etc.

### Configure Bond Terms

1. To modify the terms of the bond type pertaining to its premium, penalty, cancellation/renewal options, etc., click the Configure Bond Terms hotspot on the left navigation menu.

2. The system displays the bond configuration details that were previously established by the bond administrator during the Build a Bond process.

3. Update the following options as needed. For more information on each feature, click the hotspot to be taken to the corresponding Build a Bond Help File for detailed instructions.
   - **Premium Calculation**
     - If there are issued bonds against the configuration, the radio buttons for Term, Annual, and Continuous will be greyed-out and therefore not modifiable. If necessary, use the Copy Bond feature to create a brand-new configuration, which can have then its premium calculation type modified.
   - **Penalty Type**
   - **Rate Type**
   - **Billing Type**
   - **Payment Options**
Configure Bond Details

1. To modify additional details specific to this bond type, click the Configure Bond Details hotspot on the left navigation menu.

2. The system displays the bond configuration details that were previously established by the bond administrator during the Build a Bond process.

3. Update the following options as needed. For more information on each feature, click the hotspot to be taken to the corresponding Build a Bond Help File for detailed instructions.
   - **Predate Limit (in days)**
   - **Postdate Limit (in days)**
   - **Reinsurance Company**
   - **Message(s)**

4. When all information has been modified, click the **Update** button.

Document Sets

1. To modify the document sets associated with this bond type, click the **Document Sets** hotspot on the left navigation menu.

2. The system displays a listing of all document sets configured for this bond, including the **Type**, **Description**, **Order** and **Action** for each document set. The listing that is shown is an "unfiltered," or uncategorized, list of all document sets that have been entered previously.

3. To add, edit, inactivate or recover document sets, select a bond action from the dropdown displayed at the top of the screen and click **Filter**.
NOTE: While it is possible to inactivate and recover records from the unfiltered list of document sets, it is recommended that you filter down to the specific document set type before doing so. The options for adding and editing records will not appear until the list has been filtered.

4. To add a template to a document set, click the **Add** hotspot at the bottom of the screen. (For more information, please refer to [Build a Bond: Adding Templates to a Document Set](#).

5. To remove a template from a document set, locate the template in the listing and click the corresponding **Inactivate** hotspot on the right. (For more information, please refer to [Build a Bond: Inactivating Templates in a Document Set](#).

6. To recover a previously inactivated template in the system, click the **Recover inactivated records** hotspot located at the bottom of the list. (For more information, please refer to [Build a Bond: Recovering Templates for a Document Set](#).

**Question Sets**

1. To modify the questions configured for this bond type, click the **Question Sets** hotspot on the left navigation menu.

2. The system displays the question sets that were automatically assigned to the bond by the system as well as those configured by the bond administrator during the **Build a Bond** process.
   - To expand a question set in order to view its individual questions, click the small button labeled `+` preceding the question set name.
   - To collapse a question set in order to display only the question set name, click the small button labeled `-`.

3. To add additional questions to be asked by the system, click the **Go to Question Selection** hotspot at the top of the screen. The **Question Selection** screen is now displayed. (For more information, please refer to [Build a Bond: Question Selection](#).

4. To edit an existing question, click the **Edit** hotspot to the right of the question in the list. (For more information, please refer to [Build a Bond: Edit Questions](#).

5. To change the order of the questions within a question set, click the **Change Order** button located at the bottom of the list. (For more information, please refer to [Build a Bond: Change Question Order](#).

6. To change the order in which the question sets will be presented on-screen when purchasing a bond, click the **Category Properties** button located at the top of the screen. (For more information, please refer to [Build a Bond: Question Set Order](#).

7. To make the answering of a particular question set optional for the user at the time of bond purchase, click the **Category Properties** button located at the top of the screen. (For more information, please refer to [Build a Bond: Optional Question Sets](#).
Auto-Reject Rules

1. To modify the auto-reject rules configured for this bond type, click the Auto-Reject Rules hotspot on the left navigation menu.

2. The system displays the auto-reject rules that were previously configured by the bond administrator during the Build a Bond process.
   - To collapse a rule set in order to display only the question set name, click the small button labeled « preceding the rule set name.
   - To expand a rule set in order to view its individual questions, click the small button labeled ».

3. To add additional auto-reject rules to be applied by the system, click the Go to Rule Selection hotspot at the top of the screen. The Rule Selection screen is now displayed. (For more information, please refer to Build a Bond: Rule Selection.)

4. To edit an existing rule, click the Edit hotspot to the right of the question in the list. (For more information, please refer to Build a Bond: Edit Rules.)

Auto-Accept Rules

1. To modify the auto-accept rules configured for this bond type, click the Auto-Accept Rules hotspot on the left navigation menu.

2. The system displays the auto-accept rules that were previously configured by the bond administrator during the Build a Bond process.
   - To collapse a rule set in order to display only the question set name, click the small button labeled « preceding the rule set name.
   - To expand a rule set in order to view its individual questions, click the small button labeled ».

3. To add additional auto-accept rules to be applied by the system, click the Go to Rule Selection hotspot at the top of the screen. The Rule Selection screen is now displayed. (For more information, please refer to Build a Bond: Rule Selection.)

4. To edit an existing rule, click the Edit hotspot to the right of the question in the list. (For more information, please refer to Build a Bond: Edit Rules.)

Assign Agencies

1. To modify the agencies that have been assigned to this bond type, click the Assign Agencies hotspot on the left navigation menu.
2. Begin by selecting an option from the first dropdown list that is displayed. The available options are Select agencies in a state, Select all agencies in a state, and Select all agencies in all states. (For more information on each option, please refer to Build a Bond: Assign Agencies.)

**Template Fields**

A template field is the database field name corresponding to every piece of information -- including the answers to the questions configured in Question Sets for each bond type -- that is generated and stored in the system when a bond is purchased. Template fields are used by bond administrators in the creation of templates that are in turn used by the system to output bond forms and document sets.

1. To view the template fields assigned to this bond type, click the Template Fields hotspot on the left navigation menu.

2. The system displays all questions and corresponding template field names, categorized by question set name, used in this particular bond configuration.
   - In addition to the question sets configured by the bond administrator during the Build a Bond process, the system displays a category of Basic Bond Information, including such database fields as Bond Number, Effective Date, and Penalty.
   - The Basic Bond Information category also contains those database field names allowing you to include information for up to ten principals and companies on your bond templates, if multiple entries were collected by the system during the bond application process.
   - The Applicant fields automatically created when a principal or company is selected from the dropdown at the end of the Buy a Bond process are also displayed here.

   - To collapse a template field set in order to display only the template field set name, click the small button labeled **-** preceding the template field set name.

   - To expand a template field set in order to view its individual template fields, click the small button labeled **+**.

3. The name of a template field can be copied from this screen (using standard Windows techniques such as pressing Ctrl-V or right-clicking and copying with your mouse) and pasted into Adobe Acrobat during bond template creation.

**Copy Bond**

Copy Bond is a function that allows an administrator to copy an entire bond configuration to another bond type. After creating a detailed bond type, you may save time by copying it to a second bond type which has all of the same configuration details (penalty type, duration, etc.), question sets, auto-reject / auto-accept rules, and agencies as the
original bond. The only requirement is that the new bond type differ from the source bond by changing at least one of the defining characteristics of the bond type -- State, Bond Class, Bond Category, Obligee or Company.

1. Retrieve the bond type you wish to copy by selecting the Company, Bond Class, Bond Category, State, and Obligee from the respective dropdown lists on the initial Choose Bond Type screen. Click the Continue button when finished.

2. Click the Copy Bond hotspot on the left navigation menu.

3. The system displays the Copy Bond screen, including dropdown lists for Company, Bond Class, Bond Category, State, and Obligee. Make a change to one or more of the dropdown lists as needed.

4. When all changes have been selected, click the Continue button.

5. The new bond type has been created, and you may proceed with maintenance of the new bond type as usual.

**NOTE:** The new bond type will automatically be configured with the previous bond type's title. To modify the title of the new bond type, click the Configure Bond hotspot on the left navigation menu.

To ensure that the system has successfully created the new version of the bond type before starting to modify it -- as well as to prevent accidental modification of an existing configuration -- it is strongly recommended that immediately after copying the bond type, you make sure you can locate it on the Maintain Bonds: Choose Bond Type screen.

After copying the bond, click either the button to Find Another Bond or the Main Menu hyperlink and then Maintain Bonds to return to the Choose Bond Type screen and locate your newly-created bond from the five dropdown lists presented onscreen. Once you have selected that bond to maintain, you can confidently make any modifications to its type, terms, etc.

To return to the main navigation menu from the Maintain Bonds screens, click the Main Menu hotspot on the Maintain Bonds menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
Commercial Reference Tables

The Reference Tables menu contains selections which allow the bond administrator to modify and configure the system, creating all of the user-definable lists, sets, and definitions that users and agents will use when purchasing bonds. As a general rule of thumb, the selections in Reference Tables are module-specific; that is, they apply specifically to the Commercial Bonds module of the e-SURETY™ system. (The exceptions are Rate Tables, Dropdown Lists, and Messages, which access the same information regardless of the module you are in.) The functions in the Reference Tables menu can also be considered the "building blocks" of a commercial bond; the bond administrator must ensure that all of these "building blocks" have been created or updated in the Reference Tables screens first before beginning the Build a Bond process.

To display the following Reference Tables screens, click on the Reference Tables hotspot on the main navigation menu of the Commercial Bonds module to proceed to:

- Bond Classes & Categories
- Question Sets
- Template Library
- Rate Tables
- Dropdown Lists
- Messages
- Main Menu
- Logout

To return to the main navigation menu from the Reference Tables screens, click the Main Menu hotspot on the Reference Tables menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
Commercial Administration

The Administration menu contains selections to access all parts of the e-SURETY™ system for building and maintaining bonds, as well as the CSR/Underwriting menu available to users of that authority level login.

To display the following Administration menus, click on the hotspots displayed to proceed to:

- CSR/Underwriting
- Build a Bond
- Maintain Bonds
- Reference Tables
- System Tables
- Report Administration
- Switch to Contract
- Logout

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
Commercial CSR/Underwriting

The CSR/Underwriting contains selections to access all parts of the e-SURETY™ Commercial module for purchasing and reviewing bonds, establishing and approving accounts, and viewing reports. In addition, a Find... hotspot allows the user to search for either Commercial bonds or any account from this menu without having to drill down further into specific sub-menus.

To display the following CSR/Underwriting screens, click on the hotspots displayed to proceed to:

- **Find ...**
- **Bonds**
- **Accounts**
- **Reports**
- **Main Menu**
- **Logout**

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?.
**Commercial Accounts**

The **Commercial Accounts** menu contains selections to issue new accounts, search for and view existing accounts, approve accounts requiring manual review, etc.

To display the following **Commercial Accounts** screens, click on the hotspots displayed to proceed to:

- **Pending Accounts**
- **Find an Account**
- **Incomplete Accounts**
- **Submit an Account**
- **Previous Menu**  [Admin role types only]
- **Main Menu**
- **Logout**

To return to the main navigation menu from the **Commercial Accounts** screens, click the **Main Menu** hotspot on **Commercial Accounts** menu.

For general information about navigating within the **e-SURETY™** system and viewing or entering data, please refer to **Using e-SURETY?**
**Commercial Bonds**

The *Commercial Bonds* menu contains selections to issue new bonds, search for and view existing bonds, approve bonds requiring manual review, etc.

To display the following *Commercial Bonds* screens, click on the hotspots displayed to proceed to:

- **Pending Bonds**
- **Pending Quotes**
- **Find a Bond**
- **Buy a Bond**
- **Renewals Pending**

[Admin role types only]

- **Previous Menu**
- **Main Menu**
- **Logout**

To return to the main navigation menu from the *Commercial Bonds* screens, click the *Main Menu* hotspot on *Commercial Bonds* menu.

For general information about navigating within the *e-SURETY™* system and viewing or entering data, please refer to *Using e-SURETY™*.
**Pending Bonds**

The **Pending Bonds** screen displays all Commercial bonds that have been referred to underwriting, either due to a failure to pass the auto-accept rules established for the bond configuration or due to insufficient account limits, if an account-based transaction. In addition, if the quotation system is utilized, any bond quotations that have been accepted by the agent will appear in this list for the CSR/Underwriter to complete the final purchase step on behalf of the agent.

The CSR/Underwriter may review and edit bonds in their own queue only from this screen. A queue is based on the branch assignment of the CSR/UW. Bonds generated by agents in the CSR/Underwriter’s branch or state (depending on system configuration) are routed to this queue. (For more information, please refer to **Types of Queues**.)

Bond administrators can view the pending bond queues for any or all branches by selecting the desired branch from the dropdown list in the upper right corner of the screen and clicking the **Submit** button. If the bond administrator is branch restricted, the dropdown list will be modified accordingly.

Once a bond has been reassigned to a user, that bond no longer appears in the **Pending Bonds** queue for the rest of the branch. It only appears in the queue seen by the individual to whom the bond was reassigned. However, bond administrators will still see the reassigned bond in their "All" queue when using the branch dropdown displayed in the upper right corner of their **Pending Bonds** screen. (In addition, all non-branch-restricted users would be able to locate the bond via the **Find a Bond** screen.)

**NOTE:** All bonds in this queue are under review and awaiting underwriting action. Bonds that have been rejected based on the auto-reject rules established for that bond type can be accessed from the **Find a Bond** hotspot.

1. On the left navigation menu, click the **Pending Bonds** hotspot. The system displays a listing of all bonds having an **Under Review** status, including the **Tracking Number**, **Bond Number**, **State**, **Category**, **Agency**, **Applicant**, **Last Action**, **Status**, and **Resp UW** for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. Locate the bond you want to review in this listing, and click the corresponding **Edit** hotspot to proceed to the **View Bond** screen.
Contract Reference Tables

The Reference Tables menu contains selections which allow the bond administrator to modify and configure the system, creating all of the user-definable lists, sets, and definitions that users and agents will use when submitting bonds. As a general rule of thumb, the selections in Reference Tables are module-specific; that is, they apply specifically to the Contract Bonds module of the e-SURETY™ system. (The exceptions are Rate Tables, Dropdown Lists, and Messages, which access the same information regardless of the module you are in.) The functions in the Reference Tables menu can also be considered the "building blocks" of a contract bond; the bond administrator must ensure that all of these "building blocks" have been created or updated in the Reference Tables screens first before beginning the Build a Bond process.

To display the following Reference Tables screens, click on the Reference Tables hotspot on the main navigation menu of the Contract Bonds module to proceed to:

- Bond Classes & Categories
- Question Sets
- Template Library
- Document Sets
- Rate Tables
- Dropdown Lists
- Premium Tax
- Messages
- Financial Defaults
- Main Menu
- Logout

To return to the main navigation menu from the Reference Tables screens, click the Main Menu hotspot on the Reference Tables menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
**Contract Build a Bond**

Building a bond involves completing a series of screens. Each screen will require the bond administrator to input several fields of information pertaining to the bond type you are creating.

Prior to initiating the Build a Bond process, the bond administrator will want to confirm that all the required information has previously been entered in the **Reference Tables** and **System Tables** area of e-SURETY™ If certain essential "building blocks" for the bond have not been created first, the system will not allow you to continue through the Build a Bond process. (For a detailed checklist of the elements that need to be configured prior to initiating the Build a Bond process, please refer to Build a Bond Checklist.)

Due to the complex nature of Contract bond configurations (as compared to Commercial bond types), it is strongly recommended that rather than building a new Contract bond configuration from scratch every time, bond administrators use the Maintain Bonds: Copy Bond feature to make a copy of an existing bond type that has been successfully tested previously. After copying from an existing configuration, modifications can be made as needed to the new bond type.

To begin building a bond, click the **Build a Bond** hotspot on the main navigation menu. The navigation bar will change to display the numbered steps of the Build a Bond process. This navigation bar contains no clickable hotspots other than **Main Menu**. The navigation bar merely serves as an indicator of your progress during the Build a Bond process. As you complete each screen, the next item in the list will become highlighted. The steps of the Build a Bond process are as follows:

1. **Configure Bond**
   - **Type**
   - **Terms**
   - **Details**
2. **Auto-Rule Rules**
3. **Auto-Rule Rules**

   1. The first step of the Build a Bond process is the **Configure Bond Type** screen. This is where the bond administrator selects certain basic criteria that define the type of bond to be built.

      - **Use the dropdown lists to select the Bond Class, Bond Category, Company, and Bond Code (SAA Code) for the new bond. Each subsequent dropdown will be auto-selected so that you do not have to tab to the next item after making a selection.**

        **NOTE:** Some of the dropdown lists are dependent upon the lists preceding them. For example, the Bond Class dropdown is dynamically generated only after the user has selected a Bond Category so that the dropdown only consists of those bond classes within the selected bond category. As such, you may sometimes notice a brief delay after selecting one dropdown while the system populates the following dropdown. It is important to not move too quickly through this screen and be sure to select all options before submitting the page.

      - **Enter a title for the new bond in the Bond Title text field. This title will be available for use as a template field on PDFs and may appear on bond documents such as the Power-of-Attorney or invoices, if desired. Choose a name that clearly and fully describes the bond since this is the manner in which an Obligee or Applicant may later refer to the bond.**

      - **Enter an optional identification number in the Configuration Code text field. A configuration code will be used on a one-time basis by those customers converting legacy data into e-SURETY™. This code identifies a specific configuration in order for legacy bond data to be properly associated with its corresponding e-SURETY™ bond configuration.**

        **NOTE:** Fields marked with an asterisk (*) are required.

   When all information has been entered and/or selected, click the **Go to Next Step >>** button.

   1. The **Configure Bond Terms** screen is displayed next. The name of your new bond now appears in the screen's title. This is where the bond administrator defines all of the details of the bond pertaining to its premium and penalty, cancellation and renewal options, etc.

      - **Select whether the Premium Calculation will be Term or Continuous. Beginning with the 4.5.8 release of e-SURETY™, contract bonds can be configured as renewable and can be designated as term bonds.**

        a. **If you select Term for the premium calculation, enter the Bond Duration.** This information is comprised of two parts and indicates the number of days, years, months, or weeks of the bond coverage. Type a number in the data entry field, such as "2". Select a unit such as Days, Years, Months, or Weeks from the dropdown.

        b. **If you select Continuous for the premium calculation, the bond will be continuous until canceled, without any renewals and expirations. Consequently, fields related to bond duration, renewal and expiration will not appear on screen.**

      - **Select whether the Penalty Type will be Variable or Fixed.**

        a. **If you select Variable as the penalty type**, enter the Variable Penalty Limits in the Min (minimum) and Max (maximum) fields.

        b. **If you select Fixed as the penalty type**, enter the Fixed Penalty Amount.

        **NOTE:** As with all currency fields in the system, enter whole or decimal numbers only; do not type dollar signs into these fields. Commas may be included, but are not required.

      - **Select whether the Rate Type for the bond premium will be Variable or Fixed.**

        a. **If you select Variable as the rate type**, select a Rate Table from the dropdown displayed. The rate tables available in this dropdown are those that have been predefined in the **Reference Tables** area of e-SURETY™. (For more information, please refer to Rate Tables.)

        b. **If you select Fixed as the rate type**, one of two options will be displayed depending on the whether the Penalty Type is variable or fixed.
If the penalty is fixed, enter the Full Premium Amount, for example “2500”.

If the penalty is variable, enter the Fixed Rate ($ / Unit) in dollars per unit, with a unit representing $1,000.00. For example, to set the premium of a $50,000.00 bond as $2,500.00, you would enter “50” as the fixed rate per unit since (the number of units) x 50 (the fixed rate) = 2,500. The unit used by the system is the one configured within the System Tables for the particular company for which you are building this bond. (For more information, please refer to Companies.)

C. Modify the Minimum Premium field, if desired. As with dollars per unit, the minimum premium that appears as the default when building a new bond is the one that has been configured for that particular bond company. (For more information, please refer to Companies.) If you have entered a Full Premium Amount for this bond (fixed penalty + fixed rate), the Minimum Premium field will not appear on the screen.

NOTE: The minimum premium entered here is the overall minimum premium for the bond configuration. When the total premium (excluding any state surcharge) is calculated for the entire term of the bond if the amount is lower than the minimum premium entered, the total premium will be increased to that amount. This bond type-specific minimum premium is applied on a term basis, not on an annual basis.

If you wish to configure a bond with a fixed premium, while still having a variable penalty, select a rate table of $0 per unit and enter bond type-specific minimum premium with the desired amount. This scenario requires the premium to be higher than the company minimum premium.

Select the Maintenance Table from the dropdown displayed. Beginning with the 4.5.12 release of e-SURETY™ a maintenance premium is applied if the maintenance term exceeds 12 months and the bond configuration is associated with a maintenance table. The maintenance tables available in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™.

New in version 5.2.5 authorized users can change the table when buying a bond. The value entered here is now the default choice that will be the default selection authorized users are presented with on the View Bond Screen, or if the user isn’t authorized this default choice is the table that will be used at that time. (For more information, please refer to Reference Tables, Maintenance Tables.)

Select the Billing Type from the dropdown displayed. The choices available are:
- Agency Default – either the bond company or agency will bill the principal. Determined at time of agency setup.
- Direct-Billed – the bond company will bill the principal. Overrides Agency Default.
- Agency-Billed – the agency will bill the principal. Overrides Agency Default.

If the bond type is an agency-billed term bond for which you would like to provide annual billing, select the Payment Options desired from the dropdown(s) displayed. These dropdowns are unique in that they are multi-selectable.

If multiple selections are set while configuring the bond, end users will be then be presented with a dropdown containing these choices at the time of bond purchase. If only one selection is made in the bond configuration, that option will be displayed onscreen as read-only text when purchasing the bond. The appropriate pay type code will be passed from e-SURETY™ to your company’s billing system at that time.

Enter the Rate Departure. This field contains a multiplier that indicates a deviation from the SAA standard rate. The default is 100, which indicates 100 percent or no departure from normal. This field has no effect on calculations within e-SURETY™ and is available reporting purposes only.

If the bond is an annual or term bond, select the Renewal Information option from the dropdown displayed. If the bond is continuous, the renewal information will not appear. The choices available are listed below. (For more information on each renewal type, please refer to Bond Renewal Types.)
- No Renewal
- Auto-Renewal
- Renewal

Select the Renewal Notice Period (days) from the dropdown displayed. The preset options are 30, 45, 60 or 90 days, or you may specify a different period by selecting Other from the dropdown list and specifying the number of days in the text field that appears.

Select the Premium Tax Code option from the dropdown displayed. The premium tax options displayed in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Premium Tax.)

Select whether the Commission Type will be Variable, Fixed, or Use Account Default.

a. If you select Variable as the commission type, select a Commission Table from the dropdown displayed. The commission tables displayed in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Commission Tables.)

When the bond’s commission type is variable, a dropdown will be displayed to CSRi’s and bond administrators at each bond action (e.g., new bond purchase, premium-bearing rider) that is preselected with the commission table defined for the bond configuration. This commission can be manually overridden by selecting another commission table from the dropdown.

When a variable (tieded) commission table is used, the commission amount calculated will be based on a formula that first determines the premium for each “tier” of penalty amount. For each tier of penalty, the appropriate amount of premium is calculated based on the rate table configured for the bond type. This premium amount is then multiplied by any rate type modifier and/or rate factor assigned to the account. The revised premium amount is then multiplied by the commission rate to be
When all information has been completed and selected, click the button.

![Go to Next Step button](image1.png)

**Beginning with the 4.5.12 release of e-SURETY™, the system can apply a time surcharge to a bond. To enable this feature, click the checkbox preceding Apply Time Surcharge at the bottom of the page. This surcharge is applied if the difference between the Effective Date and Estimated Completion Date entered on the Submit a Contract Bond: Premium Calculation screen is more than 12 months. The excess number of months is multiplied by the base premium which is then multiplied by 1% to obtain the completion time premium.**

2. The Configure Bond Details page appears next. This is where the bond administrator sets additional criteria specific to this bond type.

- **Enter the Predate Limit and Postdate Limit** in the text fields available. The numbers entered represent the maximum number of days prior to and following the current date. At the time of bond purchase, these limits will be imposed on the user when manually entering an effective date for the bond.

- **Select the Reinsurance Company**, if any, from the dropdown displayed. If the bond type is covered under a reinsurance treaty, select the appropriate reinsurance company. Otherwise, select "None" (the default value). The reinsurance companies displayed in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™ (For more information, please refer to Reinsurance Companies.)

  - If a reinsurance company is selected, the names of all reinsurers within that company will appear in the Reassign for Approval dropdown on the View Bond screen so that the bond may be routed to the appropriate reinsurer’s queue for approval if internal underwriter/management authority limits are exceeded.

- **The Messages(s) selection box allows you to choose any message(s) that you would like appended to the final Buy a Bond: Decision screen**, such as instructions indicating that a counter signature is required. Messages will appear on this screen, as well in the email sent to the user, when the bond is automatically accepted or referred; no messages are appended when the bond is auto-rejected. To select more than one message, hold down the CTRL key while clicking the desired messages. If no messages are desired, select the option for "**** NO MESSAGES ****" at the top of the box. The messages displayed in this selection box are those that have been predefined in the Reference Tables area of e-SURETY™ (For more information, please refer to Messages.) The messages appear alphabetically in the selection according to the Name assigned to them in the Reference Tables.

- **Any remaining options are user-defined fields that have been configured by your system administrator for your particular system.**

  **NOTE**: Fields marked with an asterisk (*) are required.

When all information has been completed and selected, click the button.
3. The Question Sets screen is displayed next. This is where the bond administrator defines the questions that will be asked not only at the time of initial bond purchase, but at every other bond action as well (cancellation, renewal, premium-bearing rider, etc.).

- Shown on this screen are the default questions that are automatically assigned to every bond type by the system. These “system fields” are required and may not be removed. The only modification that may be made to these mandatory questions is to select or deselect additional actions at which the question should be asked.
  - The default Company questions asked at New Bond and Conversion are: Company Name and AcCoID (a system-required field that may be ignored). Although the bond administrator sees this question set as part of the bond configuration setup, users submitting a bond will not be shown a screen of Company questions to answer. This information is pulled from the account (Companies) to be included with the bond application.
  - The default Principal questions asked at New Bond and Conversion are: Principal Name and AcPrID (a system-required field that may be ignored). Although the bond administrator sees this question set as part of the bond configuration setup, users submitting a bond will not be shown a screen of Principal questions to answer. This information is pulled from the account (Indemnitors) to be included with the bond application.
  - The default Closeout questions asked at Bond Closeout are: Closeout Date, Final Contract Price, Initial Contract Price, Initial Premium Collected, and Adjusted Premium.
  - System fields are typically displayed as orange text (unless a custom color has been configured for your particular system).

When a bid bond is converted to a final bond, e-SURETY™ retains all of the questions asked at the time of bid into the final bond at conversion. These questions, as well as the responses entered when the bid was submitted, are stored in the Conversion module, making it easy to review and reference them during the Conversion process as “boxed” fields. Any information originally submitted at bid may then be modified, if desired, before submitting the conversion application.

Due to the unique nature of “flooding”, bond administrators must be very careful in configuring both bid and final bond types. In addition, there are several guidelines specific to bond type configuration within the Contract module of e-SURETY™ to adhere to:

- **Project name** is not enforced as a mandatory question when configuring a bond. It is imperative, however, that this question be included in the configuration for bid bonds (asked at B, Co) and final bonds (asked at B).

- Although the system only enforces two questions apiece in the Company and Principal question sets, it is recommended that all questions within each category be checked to be “asked at” all bond actions. Users will still not see any of these questions during the bond application process, but it will ensure that all possible fields regarding the Company and Principals (Indemnitors) are available as template fields on your bond forms.

- Because all of the Closeout fields are configured as mandatory questions, these questions will be automatically included when building a new bid bond, even though they bear no relevance to a bid bond. There is no harm in these questions remaining part of the bid bond’s configuration, however.

- *Lost Bid questions are not enforced as mandatory questions when configuring a bond. If desired, bid bond types should include these questions as part of their configuration.*

You e-SURETY™ system was installed with bid and final bond configurations that were properly set up according to the guidelines above. It is strongly recommended that bond administrators take advantage of the guidelines above. It is strongly recommended that bond administrators take advantage of the guidelines above. It is strongly recommended that bond administrators take advantage of the guidelines above.
Validation Type -- select whether the specified validation type is required or not; changing validation types is not possible once a question has been entered into the system.

Apply Question At -- check or uncheck the desired actions

When configuring a bid bond, select the checkboxes for both New Bond and Conversion for all questions asked. By selecting the New Bond checkbox, the system will present those questions at the time of bid bond submission. By selecting the Conversion checkbox, the questions will not be asked again at conversion, but instead will appear as "flooded" fields on the Review Screen at the end of the conversion process.

When configuring a final bond, select the appropriate checkboxes for the questions you want asked at New Bond for contract bonds that will not go through the bid process. For bid bonds that will be converted to final bonds, select the Conversion checkbox to ask only those new questions that were not asked at the time of new bond purchase. A question configured for a bid bond type at New Bond should not also be asked at Conversion in the final bond's configuration.

ACORD Field Designation -- enter the text of the new ACORD designation into this field

NOTE: When a question is edited from this screen, it is edited within the global list of questions in the Reference Tables simultaneously.

1. To change the order of the questions within a question set, click the Change Order button located at the bottom of the list.
   1. The system displays all of the questions in a box on the resulting screen. Locate the question you wish to reorder in the box, and highlight it by clicking with your mouse.
   2. Click the Move Up or Move Down buttons as needed until the question is located where you want it in the list. Repeat this step for any other questions you wish to reorder.
   3. When finished, click the Finished button at the bottom of the screen. The listing of all questions is displayed again with the questions now reordered.

NOTE: When a question is reordered from this screen, it is reordered within the global list of questions in the Reference Tables simultaneously.

2. When all questions have been selected, added, edited, or reordered accordingly, click the Display Questions button at the bottom of the screen.

3. If the question set added was a new one, its title now appears with Principal and Cancellation on the Question Sets screen preceded by a small button labeled + preceding the question set name.

   a. To expand a question set in order to view its individual questions, click the small button labeled + preceding the question set name.

   b. To collapse a question set in order to display only the question set name, click the small button labeled -.

NOTE: When a question set is expanded on the Question Sets screen, you have access to some, but not all, of the functions available on the Question Selection screen. This is because you are now accessing the questions as they apply to this particular bond type only. Here you may only (a) toggle the validation type between required / non-required, (b) add or remove actions at which the question will be asked, and (c) change the order of the questions within the set.

4. When finished, click the Finish button at the bottom of the screen. The listing of all question sets is displayed again with the question sets now reordered.

5. The Auto-Reject Rules screen is displayed next. This is where the bond administrator can define any rules for the system to apply to determine whether or not to automatically reject a bond action.

   a. The system displays all of the questions in a box on lower half of the resulting screen. Each question set is preceded by a checkbox. Locate the question set you wish to make optional, and check it by clicking with your mouse.

   b. Enter an appropriate "leading question" in the text field that appears.

      For example, if you want to record all the information pertaining to an attorney for a particular bond -- but only if there is an attorney in the case -- you might ask Is there an attorney in this case? The user will be presented with this question onscreen at the appropriate time. If they select "Yes", they will be presented with the Attorney question set. If they select "No", the Attorney question set will not appear onscreen; instead, they will continue with the next step of the Buy a Bond process.

   c. When finished, click the Submit button at the bottom of the screen.

NOTE: A leading question cannot contain an apostrophe.

When all questions have been selected and configured for every action for a bond, click the Go to Next Step button.
For this specific type of bond only.

**USAGE:** When a bond application is submitted to the e-SURETY Decision Engine, the auto-reject rules are applied first. If the condition set in a single auto-reject rule is met by the information entered by the user, the bond will be rejected.

- To enter an Auto-Reject Rule to be applied by the system, click the Go to Rule Selection hotspot at the top of the screen.
- The Rule Selection screen is now displayed.
  - Displayed in the dropdown at the top of the screen are all the actions that may occur in the "lifetime" of a bond. Select an action from this dropdown, and click the Select button.
  - The system next displays all of the questions that will be asked for the action you selected. Notice this listing of questions is not categorized by question set, as in the previous step of the Build a Bond process, but simply includes every single question for that action in a single list. The system also displays certain additional criteria to which an Auto-Reject Rule may be applied depending on the action selected. These include:
    - Penalty amount
    - Effective date
    - Agency
  - When all rules have been selected, click the Display Rules button at the bottom of the screen.
- The selected questions now appear on the Auto-Reject Rules screen as a rule set with the action as its title.
  - To collapse a rule set in order to display only the rule set name, click the small button labeled + preceding the rule set name.
  - To expand a rule set in order to view its individual rules, click the small button labeled - preceding the rule set name.
- Each question appears with a default Compare by value of "=" and a default Compare value of "NOT YET SET". To define the criteria for each rule, click the corresponding Edit hotspot.
  - Select a comparison operator to be used for the rule from the Compare by dropdown. The available options are:
    - =
    - <
    - <=
    - >
    - >=
    - not equal to
    - <=
    - >=
  - For example, if one of your questions is related to financials, and you wish to reject any applicant with more than $10,000.00 of accounts payable outstanding, enter "<" in the Compare by field and "10000" in the Compare value field for that rule. The bond action would be rejected if the user entered a value of 10,001 or greater.
- Repeat the steps above for each rule in the set.
- Repeat the steps above for every action in the Go to Rule Selection dropdown list for which you want to apply an Auto-Reject Rule.
- **NOTE:** Make sure that any question used as an auto-reject rule is configured as a required field. If the question is not required and is left blank by the user, the bond will still be approved (provided all other rules have been passed).

When all rules have been set, click the Go to Next Step button.

5. The Auto-Accept Rules screen is displayed next. This is where the bond administrator can define any rules for the system to apply to determine whether or not to automatically accept a bond action for this specific type of bond only.

**USAGE:** When a bond application submitted to the e-SURETY Decision Engine has passed the auto-reject rules set for that bond type, the auto-accept rules are applied next. The criteria in every auto-accept rule must be met by the information entered by the user in order for the bond to be automatically approved. If the information entered fails even a single auto-reject rule, the bond will be referred. In the Contract module, bonds will also be automatically referred if either the single or aggregate credit line for the account has been surpassed. The rules are established for a bond type, the bond will be automatically approved.

- The steps for entering Auto-Accept Rules are exactly the same as for Auto-Reject Rules. Please refer to the directions above.
NOTE: Any question used as an auto-accept rule should be configured as a required field. Additionally, any question used as an auto-accept rule should not be contained in a screen configured with a "leading question" for the bond type, which would allow the user to bypass the entire screen of questions and thus the underwriting rule. However, if the question is not required and is left blank by the user, the bond will still be referred as a result of the blank field.

When all rules have been set, click the Finish button.

6. The Build a Bond summary screen is now displayed. Some of the defining characteristics of the bond you just created are displayed on the screen, including its Bond Class, Bond Category, Company and Bond Title.

   To build a new bond, click the Build another bond button at the bottom of the screen.
   To make changes to the bond you just finished creating via the Maintain Bonds menu, click the Maintain this bond button at the bottom of the screen.

To return to the main navigation menu from the Build a Bond screens, click the Main Menu hotspot on the Build a Bond menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™. 
Contract Build a Bond Checklist

The checklist below includes all the "building blocks" of a bond that should be configured through the appropriate screens of the Reference Tables or System Tables areas of e-SURETY™ prior to initiating the Build a Bond process. Items highlighted in red are required items; if these are not predefined in the system, you will be unable to continue in the Build process. While it is recommended that the bond administrator configure all elements prior to building a bond, the remaining items on the list may either be entered during the Build a Bond process (e.g., questions) or after through the Maintain Bonds menu.

<table>
<thead>
<tr>
<th>&quot;Building Block&quot;</th>
<th>Example</th>
<th>Reference/System Tables</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bond Class</td>
<td>License &amp; Permit</td>
<td>Bond Classes &amp; Categories</td>
</tr>
<tr>
<td>Bond Category</td>
<td>Motor Vehicle Dealer</td>
<td>Bond Classes &amp; Categories</td>
</tr>
<tr>
<td>Company</td>
<td>American Insurance Co.</td>
<td>Companies</td>
</tr>
<tr>
<td>Bond (SAA) Code*</td>
<td>[260] Mechanic's lien</td>
<td>SAA Codes</td>
</tr>
<tr>
<td>Rate Table</td>
<td>$4.00 per thousand for first 100,000;</td>
<td>Rate Tables</td>
</tr>
<tr>
<td></td>
<td>$3.00 per thousand for next 400,000;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$1.75 for every thousand thereafter</td>
<td></td>
</tr>
<tr>
<td>Maintenance Table</td>
<td>Contract Maintenance Table</td>
<td>Rate Tables</td>
</tr>
<tr>
<td>Messages</td>
<td>Counter signature required</td>
<td>Messages</td>
</tr>
<tr>
<td>Premium Tax Code</td>
<td>5%</td>
<td>Premium Tax</td>
</tr>
<tr>
<td>Question Sets</td>
<td>Professional Licensing; Attorney</td>
<td>Question Sets</td>
</tr>
<tr>
<td>Questions</td>
<td>Project name</td>
<td>Question Sets &gt; Questions</td>
</tr>
<tr>
<td>Dropdown List</td>
<td>Marital Status: Married</td>
<td>Dropdown Lists</td>
</tr>
<tr>
<td>All Bond Forms</td>
<td>Power of Attorney; Cancellation Notice</td>
<td>Template Library &amp; Document Sets</td>
</tr>
</tbody>
</table>

* A Bond (SAA) Code need only be entered if it is a new code that is not already in the system.

Return to Previous Screen
Contract Maintain Bonds

After a bond type has been built, the bond administrator may make modifications to any aspect of it, including the configuration details, document sets, questions, rules, and agencies. This is referred to as “maintaining” the bond type. All of the steps completed during the Build a Bond process are available as maintenance options in this area. In addition, the Maintain Bonds menu offers two extra features to the bond administrator: Template Fields and Copy Bond.

To begin maintaining a bond type, click the Maintain Bonds hotspot on the main navigation menu. The Choose Bond Type screen is displayed. Select the bond type you wish to modify by selecting the Bond Class, Bond Category, and Company from the respective dropdown lists and click the Continue button to proceed.

The Maintain Bonds screen is displayed, confirming which bond type you have selected to maintain. The left navigation menu changes to display the maintenance options. If this is not the correct bond type, click the Find another bond button.

Once you have selected a bond type to maintain, you may perform the following actions:

Configure Bond Type
Configure Bond Terms
Configure Bond Details
Question Sets
Auto-Reject Rules
Auto-Accept Rules
Template Fields
Copy Bond

Configure Bond Type

1. To modify the basic criteria which defines the bond type, click the Configure Bond hotspot on the left navigation menu.

2. The system displays the configuration information that was previously defined by the bond administrator during the Build a Bond process.

3. Update the Bond Class, Bond Category, Company, and Bond Code dropdowns as needed.

4. Update the Bond Title or Configuration Code in the corresponding text fields as needed.

5. When all information has been modified, click the Update button.
To prevent bond administrators from accidentally modifying an existing bond configuration that they had intended to make a copy of first, a popup warning will appear upon submitting the Configure Bond Type screen warning when there are issued bonds against that configuration. If you just had copied the configuration from an existing bond type, this popup will never appear.

If the popup appears and you are uncertain of whether you are modifying a new or existing configuration, click Cancel, return to the Main Menu, and locate your configuration again from the Maintain Bonds menu to ensure its existence.

If the popup appears and you are confident that either (1) the only bonds issued against the configuration are Test Agency bonds or (2) the only changes you are making are to the Bond Title, Bond Code, or Configuration Code fields, click OK. Changes to the remaining fields should rarely be made and with extreme caution as unintended consequences can result at bond renewal, etc.

**Configure Bond Terms**

1. To modify the details of the bond type pertaining to its premium, penalty, cancellation/renewal options, etc., click the Configure Bond Details hotspot on the left navigation menu.

2. The system displays the bond configuration details that were previously established by the bond administrator during the Build a Bond process.

3. Update the following options as needed. For more information on each feature, click the hotspot to be taken to the corresponding Build a Bond Help File for detailed instructions.

   - **Premium Calculation**
     - If there are issued bonds against the configuration, the radio buttons for Term and Continuous will be greyed-out and therefore not modifiable. If necessary, use the Copy Bond feature to create a brand-new configuration, which can have then its premium calculation type modified.

   - **Penalty Type**

   - **Rate Type**

   - **Maintenance Table**

   - **Billing Type**

   - **Payment Options**
Configure Bond Details

1. To modify additional details specific to this bond type, click the Configure Bond Details hotspot on the left navigation menu.

2. The system displays the bond configuration details that were previously established by the bond administrator during the Build a Bond process.

3. Update the following options as needed. For more information on each feature, click the hotspot to be taken to the corresponding Build a Bond Help File for detailed instructions.
   - Predate Limit (in days)
   - Postdate Limit (in days)
   - Reinsurance Company
   - Message(s)

Question Sets

1. To modify the questions configured for this bond type, click the Question Sets hotspot on the left navigation menu.

2. The system displays the question sets that were automatically assigned to the bond by the system as well as those configured by the bond administrator during the Build a Bond process.
   - To expand a question set in order to view its individual questions, click the small button labeled + preceding the question set name.
   - To collapse a question set in order to display only the question set name, click the small button labeled -.

3. To add additional questions to be asked by the system, click the Go to Question Selection hotspot at the
top of the screen. The **Question Selection** screen is now displayed. (For more information, please refer to [Build a Bond: Question Selection](#).)

4. To edit an existing question, click the Edit hotspot to the right of the question in the list. (For more information, please refer to [Build a Bond: Edit Questions](#).)

5. To change the order of the questions within a question set, click the **Change Order** button located at the bottom of the list. (For more information, please refer to [Build a Bond: Change Question Order](#).)

6. To change the order in which the question sets will be presented on-screen when purchasing a bond, click the **Category Properties** button located at the top of the screen. (For more information, please refer to [Build a Bond: Question Set Order](#).)

7. To make the answering of a particular question set optional for the user at the time of bond purchase, click the **Category Properties** button located at the top of the screen. (For more information, please refer to [Build a Bond: Optional Question Sets](#).)

**Auto-Reject Rules**

1. To modify the auto-reject rules configured for this bond type, click the **Auto-Reject Rules** hotspot on the left navigation menu.

2. The system displays the auto-reject rules that were previously configured by the bond administrator during the Build a Bond process.
   - To collapse a rule set in order to display only the question set name, click the small button labeled `-` preceding the rule set name.
   - To expand a rule set in order to view its individual questions, click the small button labeled `+`.

3. To add additional auto-reject rules to be applied by the system, click the **Go to Rule Selection** hotspot at the top of the screen. The **Rule Selection** screen is now displayed. (For more information, please refer to [Build a Bond: Rule Selection](#).)

4. To edit an existing rule, click the Edit hotspot to the right of the question in the list. (For more information, please refer to [Build a Bond: Edit Rules](#).)

**Auto-Accept Rules**

1. To modify the auto-accept rules configured for this bond type, click the **Auto-Accept Rules** hotspot on the left navigation menu.

2. The system displays the auto-accept rules that were previously configured by the bond administrator during the Build a Bond process.
To collapse a rule set in order to display only the question set name, click the small button labeled `-` preceding the rule set name.

To expand a rule set in order to view its individual questions, click the small button labeled `+`.

3. To add additional auto-accept rules to be applied by the system, click the Go to Rule Selection hotspot at the top of the screen. The Rule Selection screen is now displayed. (For more information, please refer to Build a Bond: Rule Selection.)

4. To edit an existing rule, click the Edit hotspot to the right of the question in the list. (For more information, please refer to Build a Bond: Edit Rules.)

**Template Fields**

A *template field* is the database field name corresponding to every piece of information -- including the answers to the questions configured in Question Sets for each bond type -- that is generated and stored in the system when a bond is purchased. Template fields are used by bond administrators in the creation of templates that are in turn used by the system to output bond forms and document sets.

1. To view the template fields assigned to this bond type, click the Template Fields hotspot on the left navigation menu.

2. The system displays all questions and corresponding template field names, categorized by question set name, used in this particular bond configuration.
   - In addition to the question sets configured by the bond administrator during the Build a Bond process, the system displays a category of Basic Bond Information, including such database fields as Bond Number, Effective Date, and Penalty.
   - The Basic Bond Information category also contains those database field names allowing you to include information for up to ten principals and companies on your bond templates, if multiple entries were collected by the system during the bond application process.
   - The Applicant fields automatically created when a principal or company is selected from the dropdown at the end of the Buy a Bond process are also displayed here.

3. To collapse a template field set in order to display only the template field set name, click the small button labeled `-` preceding the template field set name.

4. To expand a template field set in order to view its individual template fields, click the small button labeled `+`.

3. The name of a template field can be copied from this screen (using standard Windows techniques such as pressing Ctrl-V or right-clicking and copying with your mouse) and pasted into Adobe Acrobat during bond template creation.
Copy Bond

Copy Bond is a function that allows an administrator to copy an entire bond configuration to another bond type. After creating a detailed bond type, you may save time by copying it to a second bond type which has all of the same configuration details (penalty type, duration, etc.), question sets, auto-reject / auto-accept rules, and agencies as the original bond. The only requirement is that the new bond type differ from the source bond by changing at least one of the defining characteristics of the bond type -- Bond Class, Bond Category, or Company.

1. Retrieve the bond type you wish to copy by selecting the Bond Class, Bond Category, and Company from the respective dropdown lists on the initial Choose Bond Type screen. Click the Continue button when finished.

2. Click the Copy Bond hotspot on the left navigation menu.

3. The system displays the Copy Bond screen, including dropdown lists for Bond Class, Bond Category, and Company. Make a change to one or more of the dropdown lists as needed.

4. When all changes have been selected, click the Continue button.

5. The new bond type has been created, and you may proceed with maintenance of the new bond type as usual.

NOTE: The new bond type will automatically be configured with the previous bond type's title. To modify the title of the new bond type, click the Configure Bond hotspot on the left navigation menu.

To ensure that the system has successfully created the new version of the bond type before starting to modify it -- as well as to prevent accidental modification of an existing configuration -- it is strongly recommended that immediately after copying the bond type, you make sure you can locate it on the Maintain Bonds: Choose Bond Type screen.

After copying the bond, click either the button to Find Another Bond or the Main Menu hyperlink and then Maintain Bonds to return to the Choose Bond Type screen and locate your newly-created bond from the five dropdown lists presented onscreen. Once you have selected that bond to maintain, you can confidently make any modifications to its type, terms, etc.

To return to the main navigation menu from the Maintain Bonds screens, click the Main Menu hotspot on the Maintain Bonds menu.
For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY™.
Contract Administration

The **Administration** menu contains selections to access all parts of the e-SURETY™ system for building and maintaining bonds, as well as the CSR/Underwriting menu available to users of that authority level login.

To display the following Administration menus, click on the hotspots displayed to proceed to:

- CSR/Underwriting
- Build a Bond
- Maintain Bonds
- Maintain Applications
- Reference Tables
- System Tables
- Report Administration
- Switch to Commercial
- Logout

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to [Using e-SURETY?](#).
Contract CSR/Underwriting

The CSR/Underwriting contains selections to access all parts of the e-SURETY™ Contract module for purchasing and reviewing bonds, establishing and approving accounts, and viewing reports. In addition, a Find... hotspot allows the user to search for either Commercial bonds or any account from this menu without having to drill down further into specific sub-menus.

To display the following CSR/Underwriting screens, click on the hotspots displayed to proceed to:

- Find ...
- Bonds
- Accounts
- Reports
- Main Menu
- Logout

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?.
Contract Accounts

The Contract Accounts menu contains selections to issue new accounts, search for and view existing accounts, approve accounts requiring manual review, etc.

To display the following Contract Accounts screens, click on the hotspots displayed to proceed to:

Pending Accounts
Find an Account
Incomplete Accounts
Submit an Account
Previous Menu [Admin role types only]
Main Menu
Logout

To return to the main navigation menu from the Contract Accounts screens, click the Main Menu hotspot on Contract Accounts menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?.
**Contract Bonds**

The **Contract Bonds** menu contains selections to issue new bonds, search for and view existing bonds, approve bonds requiring manual review, etc.

To display the following **Contract Bonds** screens, click on the hotspots displayed to proceed to:

- **Pending Bonds**
- **Find a Bond**
- **Submit a Bid Bond**
- **Convert a Bid Bond**
- **Submit a Contract Bond**
- **Previous Menu** [Admin role types only]
- **Main Menu**
- **Logout**

To return to the main navigation menu from the **Contract Bonds** screens, click the **Main Menu** hotspot on **Contract Bonds** menu.

For general information about navigating within the **e-SURETY™** system and viewing or entering data, please refer to **Using e-SURETY™**.
Pending Bonds

The **Pending Bonds** screen displays all Contract bonds that have been referred to underwriting, either due to a failure to pass the auto-accept rules established for the bond configuration or due to insufficient account limits.

The CSR/Underwriter may review and edit bonds in their own queue only from this screen. A queue is based on the branch assignment of the CSR/UW. Bonds generated by agents in the CSR/Underwriter’s branch or state (depending on system configuration) are routed to this queue. (For more information, please refer to **Types of Queues**.)

Bond administrators can view the pending bond queues for any or all branches by selecting the desired branch from the dropdown list in the upper right corner of the screen and clicking the **Submit** button. If the bond administrator is branch restricted, the dropdown list will be modified accordingly.

Once a bond has been reassigned to a user, that bond no longer appears in the **Pending Bonds** queue for the rest of the branch. It only appears in the queue seen by the individual to whom the bond was reassigned. However, bond administrators will still see the reassigned bond in their “All” queue when using the branch dropdown displayed in the upper right corner of their **Pending Bonds** screen. (In addition, all non-branch-restricted users would be able to locate the bond via the **Find a Bond** screen.)

**NOTE**: All bonds in this queue are under review and awaiting underwriting action. Bonds that have been rejected based on the auto-reject rules established for that bond type can be accessed from the **Find a Bond** hotspot.

1. On the left navigation menu, click the **Pending Bonds** hotspot. The system displays a listing of all bonds having an **Under Review** status, including the **Tracking Number**, **Bond Number**, **State**, **Category**, **Agency**, **Account Name**, **Last Action**, **Status**, and **Resp UW** for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. Locate the bond you want to review in this listing, and click the corresponding **Edit** hotspot to proceed to the **View Bond** screen.
Commercial Report Administration

The **Report Administration** menu allows the bond administrator to maintain a variety of reports associated with the system.

To display the following **Report Administration** screens, click on the **Report Administration** hotspot on the main navigation menu of the Commercial Bonds module to proceed to:

- **Standard Reports Setup**
- **Dynamic Reports Setup**
- **Main Menu**
- **Logout**

To return to the main navigation menu from the **Report Administration** screens, click the **Main Menu** hotspot on the **Report Administration** menu.

For general information about navigating within the **e-SURETY™** system and viewing or entering data, please refer to **Using e-SURETY™**.
**Contract Report Administration**

The **Report Administration** menu allows the bond administrator to maintain a variety of reports associated with the system.

To display the following **Report Administration** screens, click on the **Report Administration** hotspot on the main navigation menu of the Contract Bonds module to proceed to:

- **Standard Reports Setup**
- **Dynamic Reports Setup**
- **Main Menu**
- **Logout**

To return to the main navigation menu from the **Report Administration** screens, click the **Main Menu** hotspot on the **Report Administration** menu.

For general information about navigating within the **e-SURETY™** system and viewing or entering data, please refer to **Using e-SURETY?**.
Reports

The Reports menu allows the e-SURETY™ user to view a variety of reports associated with the system. Depending on your login authority level, the Reports menu may or not be available to you.

To display the following Reports screens, click on the Reports hotspot on the main navigation menu to proceed to:

- **Standard Reports**
- **Dynamic Reports**
- **Previous Menu**  [Admin role types only]
- **Main Menu**
- **Logout**

To return to the main navigation menu from the Reports screens, click the Main Menu hotspot on Reports menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?.
Commercial System Tables

The **System Tables** menu contains selections which allow the bond administrator to modify and configure the e-SURETY™ system, creating many of the user-definable lists, sets, and definitions that users and agents will use not only in purchasing bonds, but in accessing the system in general. In contrast to the **Reference Tables** area, the selections in the **System Tables** menu are **not** module-specific; that is, they contain features which apply to and are accessed by both the Commercial Bonds and Contract Bonds modules of the e-SURETY™ system. This includes general functions such as defining and maintaining the Users, Agencies, Companies, etc. used by the system.

To display the following **System Tables** screens, click on the **System Tables** hotspot on the main navigation menu of the Commercial Bonds module to proceed to:

- **Obligees**
- **Companies**
- **Regions**
- **Branches**
- **Agencies**
- **Reinsurance Companies**
- **Authority Levels**
- **Users**
- **State Surcharges**
- **SAA Codes**
- **Error Log**
- **Main Menu**
- **Logout**

To return to the main navigation menu from the **System Tables** screens, click the **Main Menu** hotspot on the **System Tables** menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to **Using e-SURETY?**.
Contract System Tables

The System Tables menu contains selections which allow the bond administrator to modify and configure the e-SURETY™ system, creating many of the user-definable lists, sets, and definitions that users and agents will use not only in submitting bonds, but in accessing the system in general. In contrast to the Reference Tables area, the selections in the System Tables menu are not module-specific; that is, they contain features which apply to and are accessed by both the Commercial Bonds and Contract Bonds modules of the e-SURETY™ system. This includes general functions such as defining and maintaining the Users, Agencies, Companies, etc. used by the system.

To display the following System Tables screens, click on the System Tables hotspot on the main navigation menu of the Contract Bonds module to proceed to:

- Obligees
- Companies
- Regions
- Branches
- Agencies
- Reinsurance Companies
- Authority Levels
- Users
- State Surcharges
- SAA Codes
- Error Log
- Main Menu
- Logout

To return to the main navigation menu from the System Tables screens, click the Main Menu hotspot on the System Tables menu.

For general information about navigating within the e-SURETY™ system and viewing or entering data, please refer to Using e-SURETY?.
**Pending Quotes**

The **Pending Quotes** screen displays all Commercial bonds that have been quoted and are awaiting action by the end user as far as purchasing or declining the quotation.

- Quotes that are not purchased prior to their quote expiration date will be automatically declined by the system, and no further action may be taken on that bond. If the applicant or agent later decides they want to purchase the bond, the bond application will have to be resubmitted in its entirety.

- Declined quotes remain in the system permanently and can be found via the Find a Bond screen.

The CSR/Underwriter may review and edit bonds in their own queue only from this screen. A queue is based on the branch assignment of the CSR/UW. Bonds generated by agents in the CSR/Underwriter's branch or state (depending on system configuration) are routed to this queue. (For more information, please refer to **Types of Queues**.)

Bond administrators can view the quote queues for any or all branches by selecting the desired branch from the dropdown list in the upper right corner of the screen and clicking the **Submit** button. If the bond administrator is branch restricted, the dropdown list will be modified accordingly.

1. On the left navigation menu, click the **Pending Quotes** hotspot. The system displays a listing of all quotations that were saved by the end user at the time of original application, including the **Tracking Number**, **State**, **Category**, **Agency**, **Applicant**, **Penalty**, **Days Until Quote Expiry**, **Bond Number**, and **Bond Status** for each quotation. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. Locate the bond you want to review in this listing, and click the corresponding **Edit** hotspot to proceed to the **View Bond** screen.
Dynamic Reports

The Dynamic Reports screen of the Reports menu allows the CSR or bond administrator to view dynamic reports that are presented in "cube" format. Dynamic reporting is a method of retrieving and displaying huge amounts of data stored in relational databases. Numeric data can be pulled from multiple sources, tabulated, summarized and presented to the user in a multidimensional cube. The end user can manipulate the view, move dimensions, and change the order of categories to better answer their analysis needs.

For a more in-depth description of dynamic reports including diagrams, please refer to More About Dynamic Reports. For a detailed description of the data contained in each standard report that comes pre-installed with the system, please refer to Dynamic Report Descriptions.

In order to view the dynamic reports within e-SURETY™, it is necessary to perform a one-time installation of an ActiveX control. Users will automatically be prompted to install the ActiveX control the first time they attempt to view a dynamic report. If you are experiencing difficulties with the ActiveX viewer, please see Dynamic Reports Troubleshooting.

From the Reports menu, click the Dynamic Reports hotspot. The system displays a dropdown in the upper right corner of the screen containing a list of all reports configured for your particular system.

1. Select an option from the Select Report dropdown and click the Submit button to view the report.

2. The report will appear onscreen in the "cube" format.
   - Click ➔ to drill-down and ➕ to roll-up database fields in a group.
   - Ctrl-Click ➔ to drill-down and ➕ to roll-up all database fields in a group.
   - Click ➔ dropdown combo boxes to filter out data groups from the view by checking and unchecking the boxes preceding an group's name. After all the desired groups have been selected or de-selected, click in any light grey area of the dynamic report to affect the change. The dynamic report will automatically expand all of its categories if they were not already expanded. Simply click Collapse All to return the dynamic report to its original collapsed view, if desired.

   **NOTE:** The production-related dynamic reports that come pre-installed with the system include all bonds in the system. Use the dropdown combo boxes to customize the data in the manner which best meets your needs. For example, you may wish to filter out certain data groups such as past calendar years or one of the two modules (Commercial or Contract).

   - Click the Expand All and Collapse All buttons to drill-down and roll-up all elements.
   - Drag field names across the same axis to change the display order or between axis to pivot the data. Green bars will appear to show valid drop location. When a field name is dragged to a new
location, the dynamic report will automatically expand all of its categories if they were not already expanded. Simply click Collapse All to return the dynamic report to its original collapsed view, if desired.

- **Split** the view into multiple horizontal and vertical views using the splitter handles at the upper-right and lower-right of the cube’s scrollbars. To view the horizontal splitter, it may be necessary to scroll down using the payload area’s scrollbar.

**NOTE:** No matter how much a cube report is manipulated in one viewing, it will always revert back to its initial display configuration when it is selected from the dropdown.

3. The report may be printed by clicking the Print Preview button. The report will be printed as appeared onscreen immediately prior to selecting the Print Preview button, i.e., with whatever groups were most recently expanded or collapsed, etc.
   - Click the appropriate icons to print the report, setup the printer, and modify the margins.
   - When finished, click the Close Window button (X) in the top right corner of the print preview window.

4. To view a new report, click the Back button of your browser or click the Dynamic Reports hotspot on the left navigation menu.
Dynamic Report Descriptions

Several dynamic reports come pre-installed with the e-SURETY™ system. Click on the corresponding link in the list below for a description of that report.

**Bond Activity Statistics**

**Count by Bond Type**

**Count by Date**

**Pending Accounts**

**Pending Bonds**

**Premium by Bond Type**

**Premium by Date**

**Bond Activity Statistics**

The dynamic report generated by the system provides a statistical overview of activity for all bonds in the system organized by bond type. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Transaction Initiator, Bond Activity, Effective Year, Bond Class, Bond Category, and Premium. The fields that appear as columns are Result, Agency, Branch, Region, and State.

**Count by Bond Type**

The dynamic report generated by the system provides an at-a-glance policy count of all bonds in the system organized by bond type. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Bond Class, Bond Category, Effective Year, Bond Number and Mod #. The fields that appear as columns are Agency, State, and Obligee.

**Count by Date**

The dynamic report generated by the system provides an at-a-glance policy count of all bonds in the system organized by effective date. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Effective Year, Effective Date, Bond Number and Mod #. The fields that appear as columns are Effective Quarter and Effective Month.
Pending Accounts

The dynamic report generated by the system provides an at-a-glance view of all pending accounts organized by branch. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The field that appears as a row is Branch. The fields that appear as columns are Status, State, and Agency.

Pending Bonds

The dynamic report generated by the system provides an at-a-glance view of all pending bonds organized by branch. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The field that appears as a row is Branch. The fields that appear as columns are Status, State, Bond Category and Agency.

Premium by Bond Type

The dynamic report generated by the system provides an at-a-glance premium total for all bonds in the system organized by bond type. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Bond Class, Bond Category, Effective Year, Bond Number and Mod #. The fields that appear as columns are Agency, State, and Obligee.

Premium by Date

The dynamic report generated by the system provides an at-a-glance premium total for all bonds in the system organized by effective date. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Effective Year, Effective Date, Bond Number and Mod #. The fields that appear as columns are Effective Quarter and and Effective Month.
Dynamic Reports

Dynamic reporting is a method of retrieving and displaying huge amounts of data stored in relational databases in a summarized and tabulated form that aids the end user in making accurate decisions. Numeric data can be pulled from multiple sources, tabulated, summarized and presented to the user in a multi-dimensional cube. The end user can manipulate the view, move dimensions, change the order, add fields, and change calculation parameters and aggregate functions to better answer their analysis needs.

Dynamic reporting is n-dimensional and is only limited by the available resources of the operating environment. Each dimension consists of a finite number of data points. These data points are used to locate an individual data element.

Here is a simple example of data represented in a relational table view. In the following example, we have revenue and cost data for each division in each region. Suppose your company has five divisions (Software, Hardware, Consulting, Training, and Service) that operate in four regions (East, West, North, and South). Here is how your table view would look:

<table>
<thead>
<tr>
<th>Division</th>
<th>Region</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hardware</td>
<td>East</td>
<td>120</td>
</tr>
<tr>
<td>Hardware</td>
<td>West</td>
<td>150</td>
</tr>
<tr>
<td>Hardware</td>
<td>North</td>
<td>195</td>
</tr>
<tr>
<td>Hardware</td>
<td>South</td>
<td>165</td>
</tr>
<tr>
<td>Software</td>
<td>East</td>
<td>200</td>
</tr>
<tr>
<td>Software</td>
<td>West</td>
<td>185</td>
</tr>
<tr>
<td>Software</td>
<td>North</td>
<td>130</td>
</tr>
<tr>
<td>Software</td>
<td>South</td>
<td>134</td>
</tr>
<tr>
<td>Consulting</td>
<td>East</td>
<td>800</td>
</tr>
<tr>
<td>Consulting</td>
<td>West</td>
<td>536</td>
</tr>
<tr>
<td>Consulting</td>
<td>North</td>
<td>758</td>
</tr>
<tr>
<td>Consulting</td>
<td>South</td>
<td>436</td>
</tr>
<tr>
<td>Training</td>
<td>East</td>
<td>180</td>
</tr>
<tr>
<td>Training</td>
<td>West</td>
<td>152</td>
</tr>
<tr>
<td>Training</td>
<td>North</td>
<td>195</td>
</tr>
<tr>
<td>Training</td>
<td>South</td>
<td>135</td>
</tr>
<tr>
<td>Service</td>
<td>East</td>
<td>254</td>
</tr>
<tr>
<td>Service</td>
<td>West</td>
<td>354</td>
</tr>
<tr>
<td>Service</td>
<td>North</td>
<td>129</td>
</tr>
<tr>
<td>Service</td>
<td>South</td>
<td>284</td>
</tr>
</tbody>
</table>

Dynamic reporting reformats the above table to a clearer two-dimensional view:
The revenue data is a two-dimensional view: one dimension is product and the other is the region where the product is sold. The dynamic reporting view provides a simpler and better focus on data than the relational representation. An expanded view would show row and column totals providing a quick summary of revenue by product and region.

Dynamic reporting can be expanded to include more dimensions and more summary information. It provides decision support information in a flexible format that end users can manipulate and modify according to their analytical needs.
Dynamic Reports Troubleshooting

When a user first attempts to view a dynamic report, they will be prompted to install an ActiveX control to their local computer. The installation of this viewer is a one-time occurrence. Clicking to install will log you out of e-SURETY™. Log back in and try to view a cube again. This time the system will present a second popup prompting you to install the ActiveX.

If you have difficulty with the installation process, security permissions set by your employer may be blocking your ability to download the required file for installation. Check with the appropriate personnel to modify the security settings on your computer to allow for this installation.

After successful installation of the ActiveX control, users should see a viewer containing data such as the following when viewing a dynamic report:

![Dynamic Report Viewer](image)

If you see only the three buttons at the top and a large white area beneath, this merely indicates that there is no data to be displayed for that particular report. The ActiveX control was successfully installed; however, there is no data contained in the report yet.

Occasionally, a user’s ActiveX control can become corrupt. If you are unable to view dynamic reports on your computer, while other users are experiencing no issues, complete the following steps. Do a file search on your computer for dcube.ocx and delete any copies of it that are found. Also, browse to C:\WINDOWS\Downloaded Program Files and delete the item called DCube Class. Empty your Recycle Bin after deleting these files. Return to the application and try to view a cube. You will be prompted to install an Active X control. Clicking to install will log you out of e-SURETY™. Log back in and try to view a cube again. This time the system will present a second popup prompting you to install the ActiveX. Complete this step, and you will be able to view the dynamic reports.
Dynamic Reports Setup

The Dynamic Reports Setup screen of the Reports menu allows the bond administrator to define and manage the dynamic, or "cube", reports that are presented within the e-SURETY™ system. Dynamic reporting is a method of retrieving and displaying huge amounts of data stored in relational databases. Numeric data can be pulled from multiple sources, tabulated, summarized and presented to the user in a multidimensional cube. The end user can manipulate the view, move dimensions, and change the order of categories to better answer their analysis needs.

For a more in-depth description of dynamic reports including diagrams, please refer to More About Dynamic Reports. For a detailed description of the data contained in each standard report that comes pre-installed with the system, please refer to Dynamic Report Descriptions.

From the Report Administration menu, click the Dynamic Reports Setup hotspot. The system displays a listing of all dynamic reports, including the Title, Last Modified, Size and Last Run of each report. This listing is sorted alphanumerically by the column heading noted with a ^\. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each dynamic report listing includes a hotspot for the Details of that report. To access the Details of a particular report, click the Details hotspot corresponding to that report. The system now displays a listing of the Dynamic Report Details for that dynamic report, including the Name, Field Name, Type, Summary Type, Order, Display As, Format, and Aggregate for each report. This listing is sorted alphanumerically by the column heading noted with a ^\. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Dynamic Report
View an Existing Dynamic Report
Edit an Existing Dynamic Report
Remove a Dynamic Report
Add a New Detail to a Dynamic Report
Edit an Existing Detail
Remove a Detail

Add a New Dynamic Report

1. To add a new dynamic report to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen.
   - Title -- enter a name for the report to be displayed in the listing on the the Dynamic Reports
Setup screen [max length: 60 characters]

- Report SQL -- enter the SQL statement for the report; for a list of correct SQL entries corresponding to the basic reports initially installed with the e-SURETY™ system, please refer to the Report Database Reference Guide [max length: 600 characters]

**NOTE**: The syntax of the selection formulas for the dynamic reports is different than that for the standard reports. Whereas the standard report selection formulas use Crystal syntax, the dynamic reports use SQL syntax. Another important difference is that, while standard reports selection formulas can contain either a single quote ('') or double quote (") surrounding a string, any selection formula based on strings used in a Report SQL entry for dynamic reports may only contain single quotes. If your selection criteria must include a single quote, precede it with another single quote, as follows: SELECT * FROM fcsRptTablename WHERE (AgenCompany = 'Mike''s Agency').

- Connect String -- if you wish to point to another data source besides e-SURETY™, enter the name of the database in this field [max length: 255 characters]

3. A message screen displays confirming that the record has been added, and the listing of all dynamic reports is displayed again with the new record now included.

4. To return to the Dynamic Reports Setup screen without entering a new record, click the Return to Table button.

**NOTE**: Fields marked with an asterisk (*) are required.

**View an Existing Dynamic Report**

Choose the "View" option to generate a report using data from the system. This is the same as selecting a dynamic report to view from within the CSR/Underwriting menu's Reports hotspot.

1. To view an existing dynamic report in the system, locate the report in the listing and click the corresponding View hotspot on the right.

2. The report will appear onscreen in the dynamic or "cube" format.
   - Click to drill-down and to roll-up database fields in a group.
   - Ctrl-Click to drill-down and to roll-up all database fields in a group.
   - Click dropdown combo boxes to filter out data groups from the view by checking and unchecking the boxes preceding an group's name. After all the desired groups have been selected or de-selected, click in any light gray area of the dynamic report to affect the change. The dynamic report will automatically expand all of its categories if they were not already
expanded. Simply click [Collapse All] to return the dynamic report to its original collapsed view, if desired.

**NOTE:** The production-related dynamic reports that come pre-installed with the system include all bonds in the system. Use the dropdown combo boxes to customize the data in the manner which best meets your needs. For example, you may wish to filter out certain data groups such as past calendar years or one of the two modules (Commercial or Contract).

- Click the [Expand All] and [Collapse All] buttons to **drill-down** and **roll-up all** elements.
- Drag field names across the same axis to change the display order or between axis to **pivot** the data. Green bars will appear to show valid drop location. When a field name is dragged to a new location, the dynamic report will automatically expand all of its categories if they were not already expanded. Simply click [Collapse All] to return the dynamic report to its original collapsed view, if desired.
- **Split** the view into multiple horizontal and vertical views using the splitter handles at the upper-right and lower-right of the cube’s scrollbars. To view the horizontal splitter, it may be necessary to scroll down using the payload area’s scrollbar.

**NOTE:** No matter how much a dynamic report is manipulated in one viewing, it will always revert back to its initial display configuration when the **View** hotspot is selected from the listing.

3. The report may be printed by clicking the [Print Preview] button. The report will be printed as appeared onscreen immediately prior to selecting the [Print Preview] button, i.e., with whatever groups were most recently expanded or collapsed, etc.
   - Click the appropriate icons to print the report, setup the printer, and modify the margins.
   - When finished, click the Close Window button (X) in the top right corner of the print preview window.

4. To return to the **Dynamic Reports Setup** screen, click the [Back] button of your browser or click the **Dynamic Reports Setup** hotspot on the left navigation menu.

**NOTE:** A report may be viewed if it appears in the listing with a **FileSize** value assigned to it. If this entry is missing, the dynamic report may be configured incorrectly.

### Add a New Detail to a Dynamic Report

1. To access the details of an existing dynamic report in the system, click the **Details** hotspot on the right of the listing on the **Dynamic Reports** screen. The system now displays a listing of all **Dynamic Report Details**, including the **Name, Field Name, Type, Summary Type, Order, Display As, Format**, and
Aggregate for each report.

2. To add a new detail to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the detail information, then click the Add button:
   - Name -- enter a short, "user-friendly" title for the database field name; this will be the name that appears in a header bar within the dynamic report
   - Field Name -- enter the field name exactly as it appears in the database; for a list of correct field names corresponding to the basic reports initially installed with the system, please refer to the Report Database Reference Guide.
   - Type -- select the data type from the dropdown: Column, Row, Data, or Page
     - Column -- identifies whether the database field is to be represented as a column in the dynamic report; i.e., one of the header bars in the upper right portion of the cube
     - Row -- identifies whether the database field is to be represented as a row in the dynamic report; i.e., one of the header bars in the left portion of the cube
     - Data -- identifies the database field to be displayed at the requested row and column coordinates
     - Page -- identifies the database fields which are related to the overall dynamic report; in the e-SURETY™ system, this applies to the selection between the two interfaces: Commercial or Contract
   - Summary Type -- select how the data should be summarized: None, Sum, Average, or Count
     - This is a required field for Data type details only; leave None as the default selection for all other detail types
   - Order -- identifies the placement and arrangement of the database fields within the dynamic report. The numerical sequence should increase with each detail in the following manner:
     - Details of type Data should be given a numerical order first
     - Details of type Page should be given a numerical order next (beginning with a number one higher than the last Data detail)
     - Details of type Row should be given a numerical order next (beginning with a number one higher than the last Page detail)
     - Details of type Column should be given a numerical order next (beginning with a number one higher than the last Row detail)
   - For example, for a basic cube containing one piece of data displayed at the intersection of a single row and column, the single Data type detail would be given an
order of "1", the single Page type detail would be given an order of "2", the single Row type detail would be given an order of "3", and the single Column type detail would be given an order of "4"

- If there were additional Row and Column type details, they would be numbered sequentially, first by the Row details, then the Column details

**NOTE:** The numerical sequence of Row and Column details can overlap, for example, three Row details can be ordered 3, 4, and 5 while two Column details can also be ordered 3 and 4. What is important is that the details you want to be presented first within the group of rows or columns have a lower number than the fields which follow to the right of them.

- Display As -- select how the data should be displayed: Normal, Percentage of Column, Percentage of Row
  - Data field values can be displayed as normal (same values as retrieved from the data source) or as a percentage of column or row grand totals.
  - This is a required field for Data type details only; leave Normal as the default selection for all other detail types

- Format -- enter the desired sequence of symbols to tell the system how to display your numeric data
  - To format currency with a dollar sign, enter $#,##0.00 -- will result in a figure such as $4,500.00
  - To format currency without a dollar sign, enter #,##0.00 -- will result in a figure such as 4,500.00
  - To format numbers without decimals, enter #,### -- will result in a figure such as 4,500
  - To format numbers without a thousands separator, enter #### -- will result in a figure such as 4500

- Aggregate -- select the function to perform on aggregate data; this is a required field for Data type details only; leave Sum as the default selection for all other detail types
  - Sum -- returns a total of all items in that grouping
  - Count -- returns the total number of items in that grouping
  - Average -- returns the average among all items in that grouping
  - Max -- returns the maximum value of all items in that grouping
  - Min -- returns the minimum value of all items in that grouping
  - StdDev -- returns the standard deviation among all items in that grouping
- StdDevP -- returns the population standard deviation among all items in that grouping, using a biased population formula
- Var -- returns the variance among all items in that grouping
- VarP -- returns the variance among all items in that grouping, using a biased population formula

4. A message screen displays confirming that the record has been added, and the listing of all details is displayed again with the new record now included.

5. To return to the **Dynamic Report Details** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Detail

1. To access the details of an existing dynamic report in the system, click the **Details** hotspot on the right of the listing on the **Dynamic Reports** screen. The system now displays a listing of all **Dynamic Report Details**, including the **Name**, **Field Name**, **Type**, **Summary Type**, **Order**, **Display As**, **Format**, and **Aggregate** for each report. This listing is sorted alphanumerically by the column heading noted with a ^.

   To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing detail in the system, locate the detail in the listing and click the corresponding **Edit** hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

   - Changes to the details of a dynamic report will not be enacted until the next time the reports are run by the **Generate Dynamic Reports** automated task. Depending on how this has been configured by your system administrator, reports may be run every hour, every few hours, or once a day, for example.

4. A message screen displays confirming that the record has been updated, and the listing of all details is displayed again with the record now modified.

5. To return to the **Dynamic Report Details** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Remove a Detail
You may remove a detail from a dynamic report within the *e-SURETY™* system. Doing so results in the record being permanently deleted from the report.

1. To remove an existing detail from a dynamic report in the system, locate the detail in the listing and click the corresponding **Remove** hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the **Yes** hotspot to remove the detail from the report.

3. A message screen displays telling you that the record has been deleted, and the listing of all details is displayed again with the record now removed.

4. To return to the **Dynamic Report Details** screen without removing the record, click the **No** hotspot.

### Edit an Existing Dynamic Report

1. To edit an existing dynamic report in the system, locate the report in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button. For more information, please refer to **Add a Dynamic Report**.

   - Changes to the Title, Report SQL, and Connect Strings fields will not be enacted until the next time the reports are run by the **Generate Dynamic Reports** automated task. Depending on how this has been configured by your system administrator, reports may be run every hour, every few hours, or once a day, for example.

3. To return to the **Dynamic Reports Setup** screen without updating the record, click the **Return to Table** button.

   **NOTE:** Fields marked with an asterisk (*) are required.

### Remove a Dynamic Report

1. To remove an existing dynamic report in the system, locate the report in the listing and click the corresponding **Remove** hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the **Yes** hotspot to remove the dynamic report from the list.

3. A message screen displays telling you that the record has been deleted, and the listing of all dynamic reports is displayed again with the record now removed.
4. To return to the Dynamic Reports Setup screen without removing the record, click the No hotspot.
Standard Reports Setup

The Standard Reports Setup screen of the Reports menu allows the bond administrator to define and manage the static reports that are presented in Adobe Acrobat (PDF) format within the e-SURETY™ system. For a detailed description of the data contained in each standard report that comes pre-installed with the system, please refer to Standard Report Descriptions.

Standard Reports Setup now utilizes the concept of document brokering. For more information on this concept, please refer to Document Brokering.

From the Report Administration menu, click the Standard Reports Setup hotspot. The system displays a listing of all standard reports, including the Title, Version, Last Modified, Size, Last Run, and Output Size of each report. The file size indicates the size of the original Crystal Reports file, whereas the output size indicates the size of the Acrobat PDF file with all of the report data included. The Last Run time indicates how recently the report was run according to your system's settings.

This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Standard Report
Update an Existing Standard Report
Download an Existing Standard Report
View an Existing Standard Report
Edit an Existing Standard Report
Remove a Standard Report

Add a New Standard Report

1. To add a new standard report to the system, click the Add/Update button located at the bottom of the list.

2. The Upload Files: Choose a File screen is now displayed.
   - A single data entry field appears on the screen with a Browse button. Click the Browse button.
   - A Choose File popup box appears which is similar to a standard Windows Explorer window. Browse to the drive/folder where the report is saved.
   - Highlight the name of the desired Crystal Report (.rpt) file, then press the Open button. (You may also simply double-click the filename.) The Choose File popup box will close automatically, and the name of the file now appears in the data entry field.
Click the **Submit** button to upload this file to the e-SURETY™ system.

To clear the filename that appears in the field, click the **Reset** button.

To return to the **Standard Reports Setup** screen without uploading a new report, click the **Return** button.

3. The **Upload File: Review** screen is now displayed.

   - A number of lines of information plus data entry fields will be displayed on the resulting screen.
     - **Status** -- this will display *New* for any report being added for the first time
     - **Version** -- this will display 1 for any report being added for the first time
     - **Application** -- the system recognizes and displays the type of file being uploaded; for all standard reports, this will display *Crystal Report (*.rpt)* preceded by its corresponding icon
     - **Storage Type** -- for all standard reports, this will display *Report Templates*
     - **Size** -- the system recognizes and displays the file size of the file being uploaded
     - **Title** -- if desired, enter a title for the file being uploaded [*max length: 150 characters*]
     - **Subject** -- if desired, enter a subject for the file being uploaded [*max length: 60 characters*]
     - **Author** -- if desired, enter the name of the individual who created the file being uploaded [*max length: 60 characters*]
     - **Keywords** - if desired, enter any keywords for the file being uploaded [*max length: 100 characters*]
     - **Comments** -- if desired, enter any comments you wish to be associated with the file being uploaded [*max length: 500 characters*]

     **NOTE**: If any document properties were entered when the file was created in its parent application, the system will populate the Title, Subject, Author, Keywords, and Comments fields automatically with this information. Within Crystal Reports, these properties can be set using the File >> Summary Info option.

   - When all of the information has been entered, click the **Continue >>>** button.

   - To return to the **Standard Reports Setup** screen without updating the record, click the **Return** button.

   **NOTE**: Occasionally the system may recognize that a file being added is one that existed previously in the system but was deleted or otherwise removed. In this case, a message will appear in red at the top of the screen indicating that the file is in "Recovery Mode". This merely
means that although the system recognizes it as a previously-entered report, it will be entered now as a new file. As such, versioning will begin numbering at “1” and the appropriate “tagging” of the document will be reset from that point forward.

4. The Upload File: Completed screen is now displayed. This screen simply displays all of the information that was entered in the previous step, with the addition of a field indicating the FcsSuretyID assigned by the system to that particular report version. This ID number is used by the system and its developers; the typical e-SURETY™ user may disregard this information.

5. To return to the Standard Reports Setup screen to continue working with the report, click the button.

6. To complete the process for a report that has just been added to the system, locate the report in the listing and click the corresponding Edit hotspot on the right. This additional step is unique to both Standard and Dynamic Reports; this is not necessary with Test Templates.

   - Modify the data entry fields displayed on the resulting screen as needed, then click the button.
     - Title -- the system pre-populates this field with the title given to the report when it was first uploaded; modify if desired. [max length: 150 characters]
     - Report SQL -- enter the name of the database view or table; for a list of correct Report SQL entries corresponding to the basic reports initially installed with the e-SURETY™ system, please refer to the Report Database Reference Guide. [max length: 500 characters]
     - Selection Formula -- enter any criteria desired to filter the data returned in the report. For more information and proper usage, please refer to Standard Reports Selection Formula Syntax. [max length: 1000 characters]

     NOTE: If a filter has been applied to the data within the originating Crystal Reports application, it will be ignored by the system and should be reentered here.

   - To return to the Standard Reports Setup screen without updating the record, click the button.

     NOTE: Fields marked with an asterisk (*) are required.

Update an Existing Standard Report

For the average Windows users, to "update" a file means to open it in its source application and make modifications to it, then perhaps replace an older version elsewhere in their file system with the updated one by simply copying over it. In the e-SURETY™ system, the process is similar but includes one important exception: the
The document to be updated must first be downloaded from the system before any modifications are made. This is to ensure the integrity of the document brokering system and maintain control over the versioning of the file.

1. To update an existing report within the system, begin by downloading the most current version maintained within the system. For more information, please refer to Download an Existing Standard Report below.
   - If you try to update an existing report by simply re-adding a modified version from your local machine without ever having downloaded the file, the system will not recognize that the report existed previously and will display a duplicate entry for that report in the listing.
   - If you have downloaded the report previously but forget to do so prior to attempting an update, the system will display an error message reminding you to download and modify the most current version of the file.

   NOTE: It is strongly recommended, therefore, that you download a report immediately after adding it for the first time so that the system will properly "tag" the document and recognize it upon future updates.

2. Open the source application for standard reports, in this case Crystal Reports, and make any necessary changes to the .rpt file. Save your changes, and return to the Standard Reports Setup screen within the e-SURETY™ system. Click the Add/Update button located at the bottom of the list.

3. The Upload Files: Choose a File screen is now displayed.
   - A single data entry field appears on the screen with a Browse button. Click the Browse button.
   - When the Choose File popup box appears, browse to the drive/folder where the modified report is saved.
   - Highlight the name of the desired Crystal Report (.rpt) file, then press the Open button. (You may also simply double-click the filename.) The Choose File popup box will close automatically, and the name of the file now appears in the data entry field.
   - Click the Submit button to update this file in the e-SURETY™ system.
   - To clear the filename that appears in the field, click the Reset button.
   - To return to the Standard Reports Setup screen without updating an existing report, click the Return button.

4. The Upload File: Review screen is now displayed.
   - A number of lines of information plus data entry fields will be displayed on the resulting screen.
     - Status -- this will now display Existing for a report that has been previously downloaded and subsequently updated
     - Version -- this will now display 2 for a report being updated for the first time, or the appropriate version number if the report has been modified previously
     - Application -- the system recognizes and displays the type of file being updated; for all
reports, this will display Crystal Report (*.rpt) preceded by its corresponding icon

- **Storage Type** -- for all standard reports, this will display Report Templates
- **Size** -- the system recognizes and displays the file size of the file being updated
- **Title** -- if desired, modify the title of the file being updated
- **Subject** -- if desired, modify the subject of the file being updated
- **Author** -- if desired, modify the name of the individual who is updating the file
- **Keywords** - if desired, modify any keywords for the file being updated
- **Comments** -- if desired, modify the comments you wish to be associated with the file being updated

5. The **Upload File: Completed** screen is now displayed and shows the new version number of the standard report.

6. To return to the **Standard Reports Setup** screen to continue working with the report, click the **Return** button.

### Download an Existing Standard Report

Choose the "Download" option every time you wish to make any modifications to a standard report that was previously uploaded to the system.

1. To download an existing standard report in the system, locate the report in the listing and click the corresponding **Download** hotspot on the right.

2. A **File Download** popup box will appear with the following options: *Open this file from its current location* or *Save this file to disk*. Select the option to *Save* and click the **OK** button.

3. A **Save As** popup box is now displayed. This is similar to a standard Windows Save window. Browse to the drive/folder where the report you wish to replace with the system version is stored.
   - You will see that the default name for the file you are downloading is **not** the same as a the file you originally uploaded. It appears with the 20-digit unique identifier code assigned by the system. To replace the file on your local machine with the system version, simply click the name of file you wish to update and press the **Save** button. A popup will appear confirming that you wish to replace your local version. Click **Yes**.

4. If you select the option to *Open* the file, the report may open in Crystal Reports at a default location under the Temporary Internet Files folder on your machine. When you have finished making your modifications within Crystal Reports, be sure to select the option to *Save As...* instead of *Save*. Browse to the drive/folder where the report you wish to replace with the system version is stored and replace your local
version with the one you have just modified.

View an Existing Standard Report

Choose the "View" option to generate a report using data from the system. This is the same as selecting a standard report to view from within the CSR/Underwriting menu’s Reports hotspot.

1. To view an existing standard report in the system, locate the report in the listing and click the corresponding View hotspot on the right.

2. Adobe Acrobat will be launched in the main "payload" area of e-SURETY™, and the report will appear onscreen with all relevant data from the system included.

   **NOTE:** A report may be viewed if it appears in the listing with both a Last Run Date and File Size value assigned to it. If these entries are missing, contact your network administrator to verify that the report service is running properly.

3. The report may be printed by clicking the appropriate icon within the Adobe Acrobat window.

4. To return to the Standard Reports Setup screen, click the Back button of your browser or click the Standard Reports hotspot on the left navigation menu.

   **NOTE:** Occasionally, you may receive an error message when trying to view a standard report that reads ERR(0). This occurs in the rare instance that you try to access a report for viewing at the exact moment that your system is generating a batch of reports. If this happens, simply wait a minute before re-attempting to view the report. If the error message occurs repeatedly, contact your system administrator.

Edit an Existing Standard Report

1. To edit the an existing report in the system, locate the report in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button. For more information, please refer to Add a Standard Report.

   - Modifying the Title field will only change the name of the report in the application interface. To change the title that is printed on the output report, you must download the report, and modify the Title when uploading it back into the system in order to alter the appropriate metatag in the Crystal Report source file.
Changes to the Title, Report SQL, and Selection Formula fields will not be enacted until the next time the reports are run by the Generate Standard Reports automated task. Depending on how this has been configured by your system administrator, reports may be run every hour, every few hours, or once a day, for example.

3. To return to the **Standard Reports Setup** screen without updating the record, click the **Return to Table** button.

**NOTE**: Fields marked with an asterisk (*) are required.

### Remove a Standard Report

1. To remove an existing standard report in the system, locate the report in the listing and click the corresponding **Remove** hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the **Yes** hotspot to remove the standard report from the list.

3. A message screen displays telling you that the record has been deleted, and the listing of all standard reports is displayed again with the record now removed.

4. To return to the **Standard Reports Setup** screen without removing the record, click the **No** hotspot.
Standard Report Descriptions

Several standard reports come pre-installed with the e-SURETY™ system. Click on the corresponding link in the list below for a description of that report.

Standard Reports

Account Bid Bonds
Account Contract Bonds
Account Profile Report
Active Contract Accounts
Agency List by State
Agent List by Agency
Bond Activity Statistics (YTD)
Bond Configurations by Configuration Code with BtypID
Bond Configurations by Configuration Code with Misc Fields
Bond Configurations by State and SAA Code
Bond Expiration Report
Bond Renewal Report
Cancellation Initiation Report
Commercial Bond Question Set Library
Contract Account LOC Expiration Report: 0 to 30 Days
Contract Account LOC Expiration Report: 31 to 60 Days
Contract Account Question Set Library
Contract Application Questions
Contract LOC Ranges by Branch
Contract Bond Question Set Library
Excess of Loss Reinsurance Agreement (Sort by Account)
Excess of Loss Reinsurance Agreement (Sort by Branch)
Expired / Cancelled Bond Report
Generic Obligee List
Non-Premium Bearing Rider Approvals
Obligee List
Production Report of New Business (MTD and YTD)
Regional Bond Expiration Report
YTD Production by Agency (25,000+)
YTD/MTD Production Report by Agency & State (Sorted by Penalty)
YTD/MTD Production Report by Agency (Sorted by Bond Type)
YTD/MTD Production Report by Agency (Sorted by Penalty)
YTD/MTD Production Report by State (Sorted by Bond Type)
YTD/MTD Production Report by State (Sorted by Bond Type) [version 2]
YTD/MTD Production Report by State (Sorted by Penalty)
YTD/MTD Production Report by Underwriter & Agency (Sorted by Penalty)

**Account Bid Bonds**

The standard report generated by the system shows all bid bonds for an account, whether won or lost, including competing bid amounts.

**Account Contract Bonds**

The standard report generated by the system shows all final bonds for an account that did not go through the bid process, including competing bid amounts.

**Account Profile Report**

The standard report generated by the system shows all active accounts in the system, sorted by account name.

**Active Contract Accounts**

The standard report generated by the system shows all of the active accounts entered in the system. Records are grouped by branch, and within each branch, by responsible underwriter. Within each group, records are sorted by account name.

**Agency List by State**

The standard report generated by the system shows all agencies that have been configured in the System Tables area of e-SURETY™ and are active records. Records are grouped by state, and within each agency, ordered by agency code. Each grouping is sorted by agent last name.

**Agent List by Agency**

The standard report generated by the system shows all agents that have been configured in the System Tables area of e-SURETY™ and are active records. Records are grouped by agency, and within each agency, grouped by agency code. Each grouping is sorted by agent last name.

**Bond Activity Statistics (YTD)**
The standard report generated by the system provides a statistical overview of activity for all bonds submitted in the current year to date which had an action occur automatically in the system, i.e., automatic approval, rejection or referral. Records are grouped by security level name (agent or CSR), then by activity status (approved, rejected, under review). Each grouping is sorted by by premium amount (highest to lowest). This report is the standard version of the dynamic report entitled Bond Activity Stats.

**Bond Configurations by Configuration Code with BtypID**

This report lists all of the bond configurations in the system, grouped by company (if applicable). Within each company, records are sorted by configuration code, then state, category, title and obligee. Report includes system ID to aid developers when needed.

**Bond Configurations by Configuration Code with Misc Fields**

The standard report generated by the system lists all of the bond configurations in the system, sorted by configuration code, followed by state and bond title. Report includes five of the ten available custom BtypMiscVal fields.

**Bond Configurations by State and SAA Code**

The standard report generated by the system lists all of the bond configurations in the system, grouped by company (if applicable). Within each company, records are ordered by state, then SAA code, bond category, bond title, and obligee.

**Bond Expiration Report**

The standard report generated by the system shows all current bonds due to expire within the period set in the selection formula, regardless of region. These records are sorted by expiration date, displaying those bonds with expiration dates closest to the current date first, followed by those with later expiration dates. To use the same report for different expiration periods, simply upload the source file as many times as you need, varying the Title and Selection Formula data entry fields each time.

**Bond Renewal Report**

The standard report generated by the system shows all bonds scheduled to renew within the period set in the
selection formula. These records are sorted by renewal date, displaying those bonds with renewal dates closest to the current date first, followed by those with later renewal dates.

**Cancellation Initiation Report**

The standard report generated by the system shows all bonds for which cancellation initiation has taken place. Cancellation will occur within the period set in the selection formula. Records are sorted by the number of days until cancellation, beginning with the fewest number of days.

**Commercial Bond Question Set Library**

The standard report generated by the system shows all bond question sets and corresponding questions that have been configured in the Reference Tables area of e-SURETY™ for the Commercial module, grouped by question set. With each question set, individual questions are sorted by order number.

**Contract Account LOC Expiration Report: 0 to 30 Days**

The standard report generated by the system shows all active accounts with a line of credit expiration date within the specified period. Records are grouped by branch, and within each branch, by responsible underwriter. Within each group, records are sorted by LOC expiration date.

**Contract Account LOC Expiration Report: 31 to 60 Days**

The standard report generated by the system shows all active accounts with a line of credit expiration date within the specified period. Records are grouped by branch, and within each branch, by responsible underwriter. Within each group, records are sorted by LOC expiration date.

**Contract Account Question Set Library**

The standard report generated by the system shows all application question sets and corresponding questions that have been configured in the Reference Tables > Question Sets area of e-SURETY™ for the Contract module, grouped by question set. With each question set, individual questions are sorted by order number.

**Contract Application Questions**
The standard report generated by the system shows all application questions configured for your specific account questionnaire(s) in the Maintain Applications area of the Contract module, grouped by question set. With each question set, individual questions are sorted by order number. This report excludes the test application by default.

**Contract Bond Question Set Library**

The standard report generated by the system shows all bond question sets and corresponding questions that have been configured in the Reference Tables > Question Sets area of e-SURETY™ for the Contract module, grouped by question set. With each question set, individual questions are sorted by order number.

**Contract LOC Ranges by Branch**

The standard report generated by the system shows the total written premium within levels (or "ranges") of account line of credit. The data also reports the number of accounts within that range of LOC. Records are grouped by branch, and subtotals are calculated for each branch.

**Excess of Loss Reinsurance Agreement (Sort by Account)**

The standard report generated by the system shows all Contract accounts with a line of credit exceeding one million, including the Total Bonded Amount Exposure, Current Work on Hand (bonded & unbonded), Current Bonded Only Cost To Complete, Aggregate Line Authorized, and Prior Year Premium for each account. Records are sorted by account name.

**Excess of Loss Reinsurance Agreement (Sort by Branch)**

The standard report generated by the system shows all Contract accounts with a line of credit exceeding one million, including the Total Bonded Amount Exposure, Current Work on Hand (bonded & unbonded), Current Bonded Only Cost To Complete, Aggregate Line Authorized, and Prior Year Premium for each account. Records are sorted by branch and, within branch, by aggregate credit line authorized per account, from highest to lowest.

**Expired / Cancelled Bond Report**

The standard report generated by the system shows all bonds that have expired or were cancelled within the period set in the selection formula. These records are sorted by expiration date, displaying those bonds with expiration dates closest to the current date first, followed by those with earlier expiration dates.
**Generic Obligee List**

The standard report generated by the system shows all Generic Obligees that have been entered during the bond application process in both the Commercial and Contract modules. This is helpful for identifying generic obligees that are repeatedly entered by users that you may want to add as system obligees. Within each state, the records are sorted by Generic Obligee name. Full addresses for each Generic Obligee are displayed.

**Non-Premium Bearing Rider Approvals**

The standard report generated by the system shows all non-premium bearing riders that have been approved within the system, grouped by branch. Within each branch, the records are sorted by date approved.

**Obligee List**

The standard report generated by the system shows all Obligees that have been configured in the System Tables area of e-SURETY™ and are active records. Records are grouped by state. Within each state, the records are sorted by Obligee name. Full addresses for each Obligee are displayed.

**Production Report of New Business (MTD and YTD)**

The standard report generated by the system shows the total number of premium events (new bond purchase, renewal, etc.), total premium, and average premium for each agency within the month to date and year to date periods. Records are grouped by region, and within each region, grouped by branch. Grand totals are provided for all regions.

**Regional Bond Expiration Report**

The standard report generated by the system shows all current bonds due to expire within the period set in the selection formula, just like the Bond Expiration Report, except an individual report is printed for each region. Within each region, the records are sorted by expiration date, displaying those bonds with expiration dates closest to the current date first, followed by those with later expiration dates.

**YTD Production by Agency (25,000+)**

The standard report generated by the system shows the total number of premium events (new bond purchase,
renewal, etc.) for each agency exceeding $25,000 within the year to date. Records are sorted by highest total premium to lowest.

**YTD/MTD Production Report by Agency & State (Sorted by Penalty)**

The system generates two versions of this standard report showing all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency, and within each agency, records are grouped by state. Each grouping is sorted by penalty amount (highest to lowest). Where the penalty amount is the same, the records are then sorted by bond type.

**YTD/MTD Production Report by Agency (Sorted by Bond Type)**

The system generates two versions of this standard report showing all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency. Each grouping is sorted by bond type. Where the bond type is the same, the records are then sorted by bond issue state, and again by penalty amount (highest to lowest) when the bond issue state is the same.

**YTD/MTD Production Report by Agency (Sorted by Penalty)**

The system generates two versions of this standard report showing all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency. Each grouping is sorted by penalty amount (highest to lowest). Where the penalty is the same, the records are then sorted by bond type, and again by bond issue state when the bond type is the same.

**YTD/MTD Production Report by State (Sorted by Bond Type)**

The system generates two versions of this standard report showing all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by state. Each grouping is sorted by bond type. Where the bond type is the same, the records are then sorted by penalty amount (highest to lowest).

**YTD/MTD Production Report by State (Sorted by Bond Type) [version 2]**

These two YTD/MTD reports are a slightly modified version of the previous reports: the columns displayed are different. For example, the obligee name is included on this version of the reports.
YTD/MTD Production Report by State (Sorted by Penalty)

The system generates two versions of this standard report showing all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency. Each grouping is sorted by penalty amount (highest to lowest). Where the penalty is the same, the records are then sorted by bond type.

YTD/MTD Production Report by Underwriter and Agency (Sorted by Penalty)

The system generates two versions of this standard report showing all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by underwriter, and within each underwriter, grouped by agency. Each grouping is sorted by penalty amount (highest to lowest). Where the penalty amount is the same, the records are then sorted by bond type.
Report Database Reference Guide

Several standard and dynamic reports come installed with the e-SURETY™ system. Click on the corresponding link in the list below for a description of the report, how it was initially configured in the system, and a list of all database fields contained in the report. Using these fields, custom selection formulas may be created for standard reports. For more information about creating selection formulas, please refer to Standard Reports Selection Formula Syntax.

To modify the records returned in any of the following reports, edit the selection formula using the any the initial configuration options listed for each report, or create your own custom selection formula. Although some of the database fields available for use in each report may not actually appear on the output version of the report, these fields are still available for filtering the data to isolate a subset of the records.

The Report SQL field should never be modified but is provided as a reference in case of accidental change. To ensure the formula is entered as it should be, it is recommended that you copy and paste from this document into the appropriate fields on the Standard Reports Setup screen.

Standard Reports

Account Bid Bonds
Account Contract Bonds
Account Profile Report
Active Contract Accounts
Agency List by State
Agent List by Agency
Bond Activity Statistics (YTD)
Bond Configurations by Configuration Code with BtypID
Bond Configurations by Configuration Code with Misc Fields
Bond Configurations by State and SAA Code
Bond Expiration Report
Bond Renewal Report
Cancellation Initiation Report
Commercial Bond Question Set Library
Contract Account LOC Expiration Report: 0 to 30 Days
Contract Account LOC Expiration Report: 31 to 60 Days
Contract Account Question Set Library
Contract Application Questions
Contract LOC Ranges by Branch
Contract Bond Question Set Library
Excess of Loss Reinsurance Agreement (Sort by Account)
Excess of Loss Reinsurance Agreement (Sort by Branch)
Expired / Cancelled Bond Report
Generic Obligee List
Non-Premium Bearing Rider Approvals

Obligee List

Production Report of New Business (MTD and YTD)

Regional Bond Expiration Report

YTD Production by Agency (25,000+)

YTD/MTD Production Report by Agency & State (Sorted by Penalty)

YTD/MTD Production Report by Agency (Sorted by Bond Type)

YTD/MTD Production Report by Agency (Sorted by Penalty)

YTD/MTD Production Report by State (Sorted by Bond Type)

YTD/MTD Production Report by State (Sorted by Bond Type) [version 2]

YTD/MTD Production Report by State (Sorted by Penalty)

YTD/MTD Production Report by Underwriter & Agency (Sorted by Penalty)

Dynamic Reports

Bond Activity Statistics

Count by Bond Type

Count by Date

Premium by Bond Type

Premium by Date

Account Bid Bonds

This report corresponds to the Crystal Report source file entitled fcs_AcctBidBonds.rpt. The standard report generated by the system shows all bid bonds for an account, whether won or lost, including competing bid amounts.

The default selection formula excludes test accounts based on the presumption that they begin with the four characters test.

1. Title -- Account Bid Bonds

2. Report SQL -- fcsVwRpt_AcctBidBonds

3. Selection Formula -- not ((fcsVwRpt_AcctBidBonds.AcctName) startswith "TEST")

This report is based on a unique view specifically created for this data. No additional selection formulas should be applied, with the exception of a possible filter by AcctName.

Account Contract Bonds

This report corresponds to the Crystal Report source file entitled fcs_AcctFinalBonds.rpt. The standard report
generated by the system shows all final bonds for an account that did not go through the bid process, including competing bid amounts. The default selection formula excludes test accounts based on the presumption that they begin with the four characters test.

1. **Title** -- Account Contract Bonds

2. **Report SQL** -- fcsVwRpt_AcctFinalBonds

3. **Selection Formula** -- not ('fcsVwRpt_AcctFinalBonds.AcctName') startwith "TEST"

- This report is based on a unique view specifically created for this data. No additional selection formulas should be applied, with the exception of a possible filter by AcctName.

---

**Account Profile Report**

This report corresponds to the Crystal Report source file entitled *fcs_AccountsProfile.rpt*. The standard report generated by the system shows all active accounts in the system, sorted by account name. The default selection formula filters on active accounts only and excludes test accounts based on the presumption that they begin with the four characters test.

1. **Title** -- Account Profile Report

2. **Report SQL** -- fcsVwRpt_Accounts

3. **Selection Formula** -- not ('fcsVwRpt_Accounts.AcctName') startwith "TEST" AND ('fcsVwRpt_Accounts.AcctStatus') = "Active"

- For a listing of all the fields available for use in custom selection formulas in the fcsVwRpt_Accounts table/view, click [here](#).

---

**Active Contract Accounts**

This report corresponds to the Crystal Report source file entitled *fcs_Accounts.rpt*. The standard report generated by the system shows all of the active accounts entered in the system. Records are grouped by branch, and within each branch, by responsible underwriter. Within each group, records are sorted by account name. The default selection formula filters on active accounts only and excludes test accounts based on the presumption that they begin with the four characters test.

1. **Title** -- Active Contract Accounts

2. **Report SQL** -- fcsVwRpt_Accounts

3. **Selection Formula** -- not ('fcsVwRpt_Accounts.AcctName') startwith "TEST" AND
(fcsVwRpt_Accounts.AcctStatus) = "Active"

- For a listing of all the fields available for use in custom selection formulas in the
  fcsVwRpt_Accounts table/view, click here.

Agency List by State

This report corresponds to the Crystal Report source file entitled fcs_Agency_State.rpt. The standard report generated by the system shows all agencies that have been configured in the System Tables area of e-SURETY™ and are active records. Records are grouped by state, and within each agency, ordered by agency code. Each grouping is sorted by agent last name. The default selection formula excludes all inactivated agencies, as well as the system’s two test agencies (codes * and #).

1. **Title** -- Agency List by State

2. **Report SQL** -- fcsVwRpt_Agencies


- For a listing of all the fields available for use in custom selection formulas in the
  fcsVwRpt_Agencies table/view, click here.

Agent List by Agency

This report corresponds to the Crystal Report source file entitled fcs_Agents.rpt. The standard report generated by the system shows all agents that have been configured in the System Tables area of e-SURETY™ and are active records. Records are grouped by agency, and within each agency, grouped by agency code. Each grouping is sorted by agent last name. The table/view for this report excludes all inactivated agencies and agents, as well as the system’s two test agencies (codes * and #).

1. **Title** -- Agent List by Agency

2. **Report SQL** -- fcsVwRpt_Agents

3. **Selection Formula** -- [none]

- For a listing of all the fields available for use in custom selection formulas in the
  fcsVwRpt_Agents table/view, click here.

Bond Activity Statistics (YTD)
This report corresponds to the Crystal Report source file entitled *fcs_BondActivityStats.rpt*. The standard report generated by the system provides a statistical overview of activity for all bonds submitted in the current year to date which had an action occur automatically in the system, i.e., automatic approval, rejection or referral. Records are grouped by security level name (agent or CSR), then by activity status (approved, rejected, under review). Each grouping is sorted by by premium amount (highest to lowest). This report is the standard version of the dynamic report entitled Bond Activity Stats.

1. **Title** -- Bond Activity Statistics

2. **Report SQL** -- fcsRptActivities

3. **Selection Formula** -- `{fcsRptActivities.BverEffectiveDate} in YearToDate and {fcsRptActivities.SecurityLevelName} <> "Administrator" and {fcsRptActivities.ActivityType} = "Automatic"

   **NOTE:** The default configuration for this report returns only those bond activity records where the decision for approval, rejection or referral was made automatically by the system. To filter for manual bond activities, replace 'Automatic' in the Report SQL with 'Manual'. To view all records, delete the final segment of the statement above.

   ![For a listing of all the fields available for use in custom selection formulas in the fcsRptActivities table/view, click here.](here)

**Bond Configurations by Configuration Code with BtypID**

This report corresponds to the Crystal Report source file entitled *fcs_BondTypes.rpt*. This report lists all of the bond configurations in the system, grouped by company (if applicable). Within each company, records are sorted by configuration code, then state, category, title and obligee. Report includes system ID to aid developers when needed.

1. **Title** -- Bond Configurations by Configuration Code with BtypID

2. **Report SQL** -- fcsVwRpt_BondConfigurations

3. **Selection Formula** -- [none]

   ![For a listing of all the fields available for use in custom selection formulas in the fcsVwRpt_BondConfigurations table/view, click here.](here)

**Bond Configurations by Configuration Code with Misc Fields**
This report corresponds to the Crystal Report source file entitled \texttt{fcs\_BondTypes\_BverMiscVal.rpt}. The standard report generated by the system lists all of the bond configurations in the system, sorted by configuration code, followed by state and bond title. Report includes five of the ten available custom BtypMiscVal fields. Records cannot be grouped by company in this report.

1. **Title** -- Bond Configurations by Configuration Code with Misc Fields

2. **Report SQL** -- fcsBondTypes

3. **Selection Formula** -- [none]

   - For a listing of all the fields available for use in custom selection formulas in the \texttt{fcsBondTypes} table/view, click \url{here}.

### Bond Configurations by State and SAA Code

This report corresponds to the Crystal Report source file entitled \texttt{fcs\_BondConfigurations.rpt}. The standard report generated by the system lists all of the bond configurations in the system, grouped by company (if applicable). Within each company, records are ordered by state, then SAA code, bond category, bond title, and obligee.

1. **Title** -- Bond Configurations by State and SAA Code

2. **Report SQL** -- fcsVwRpt\_BondConfigurations

3. **Selection Formula** -- [none]

   - For a listing of all the fields available for use in custom selection formulas in the \texttt{fcsVwRpt\_BondConfigurations} table/view, click \url{here}.

### Bond Expiration Report

This report corresponds to the Crystal Report source file entitled \texttt{fcs\_Expiration.rpt}. The standard report generated by the system shows all current bonds due to expire within the period set in the selection formula, regardless of region. These records are sorted by expiration date, displaying those bonds with expiration dates closest to the current date first, followed by those with later expiration dates. To use the same report for different expiration periods, simply upload the source file as many times as you need, varying the **Title** and **Selection Formula** data entry fields each time.

1. **Title** -- Bond Expiration Report: x to x Days

   - The expiration periods of the pre-configured reports, as reflected in their titles, are as follows:
     - 0 to 30 Days
2. **Report SQL -- fcsVwRpt_CurrBonds**

3. **Selection Formula**
   - The selection formulas for the pre-configured reports are as follows:
     - `{fcsVwRpt_CurrBonds.BverExpireDate} in Next30Days
     - `{fcsVwRpt_CurrBonds.BverExpireDate} in Next31To60Days
     - `{fcsVwRpt_CurrBonds.BverExpireDate} in Next61To90Days
     - `{fcsVwRpt_CurrBonds.BverExpireDate} in DateAdd ("d", 91, CurrentDate ) to DateAdd ("d", 120, CurrentDate)
   
   - For a listing of all the fields available for use in custom selection formulas in the `fcsVwRpt_CurrBonds` table/view, click [here](#).

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**Bond Renewal Report**

This report corresponds to the Crystal Report source file entitled `fcs_Renewals.rpt`. The standard report generated by the system shows all bonds scheduled to renew within the period set in the selection formula. These records are sorted by renewal date, displaying those bonds with renewal dates closest to the current date first, followed by those with later renewal dates. To use the same report for different renewal periods, simply upload the source file as many times as you need, varying the **Title** and **Selection Formula** data entry fields each time.

1. **Title** -- Bond Renewal Report: x to x Days
   - The renewal periods of the pre-configured reports, as reflected in their titles, are as follows:
     - 0 to 30 Days
     - 31 to 60 Days
     - 61 to 90 Days
     - 91 to 120 Days

2. **Report SQL -- fcsRptRenewals**

3. **Selection Formula**
   - The selection formulas for the pre-configured reports are as follows:
     - `{fcsRptRenewals.BverExpireDate} in Next30Days
- `{fcsRptRenewals.BverExpireDate} in Next31To60Days
- `{fcsRptRenewals.BverExpireDate} in Next61To90Days
- `{fcsRptRenewals.BverExpireDate} in DateAdd ("d", 91, CurrentDate ) to DateAdd ("d", 120, CurrentDate)

- For a listing of all the fields available for use in custom selection formulas in the `fcsRptRenewals` table/view, click [here](#).

**Cancellation Initiation Report**

This report corresponds to the Crystal Report source file entitled `fcs_CancelInit.rpt`. The standard report generated by the system shows all bonds for which cancellation initiation has taken place. Cancellation will occur within the period set in the selection formula. Records are sorted by the number of days until cancellation, beginning with the fewest number of days. To use the same report for different cancellation periods, simply upload the source file as many times as you need, varying the *Title* and *Selection Formula* data entry fields each time.

1. **Title** -- Cancellation Initiation Report: x to x Days
   - The expiration of the pre-configured reports, as reflected in their titles, are as follows:
     - 0 to 30 Days
     - 31 to 60 Days
     - 61 to 90 Days
     - 91 to 120 Days

2. **Report SQL** -- `fcsRptExpiration`

3. **Selection Formula**
   - The selection formulas for the pre-configured reports are as follows:
     - `{fcsRptExpiration.ActvID} = 4 and {fcsRptExpiration.NumberDays} <= 30
     - `{fcsRptExpiration.ActvID} = 4 and {fcsRptExpiration.NumberDays} > 30 and {fcsRptExpiration.NumberDays} <= 60
     - `{fcsRptExpiration.ActvID} = 4 and {fcsRptExpiration.NumberDays} > 60 and {fcsRptExpiration.NumberDays} <= 90
     - `{fcsRptExpiration.ActvID} = 4 and {fcsRptExpiration.NumberDays} > 90 and {fcsRptExpiration.NumberDays} <= 120

**NOTE:** An alternative selection formula to return the same records as above could be
based on the EndDate field, e.g.:

- `{fcsRptExpiration.ActvID} = 4 and {fcsRptExpiration.EndDate} in Next30Days`
- `{fcsRptExpiration.ActvID} = 4 and {fcsRptExpiration.EndDate} in Next31To60Days`
- `{fcsRptExpiration.ActvID} = 4 and {fcsRptExpiration.EndDate} in Next61To90Days`
- `{fcsRptExpiration.ActvID} = 4 and {fcsRptExpiration.EndDate} in DateAdd ("d", 91, CurrentDate ) to DateAdd ("d", 120, CurrentDate)

For a listing of all the fields available for use in custom selection formulas in the `fcsRptExpiration` table/view, click [here](#).

**Commercial Bond Question Set Library**

This report corresponds to the Crystal Report source file entitled `fcs_QuestionSetLibrary.rpt`. The standard report generated by the system shows all bond question sets and corresponding questions that have been configured in the Reference Tables area of e-Surety™ for the Commercial module, grouped by question set. With each question set, individual questions are sorted by order number. The default selection formula excludes Contract bond question sets/questions.

1. **Title** -- Commercial Bond Question Set Library
2. **Report SQL** -- `fcsVwRpt_QuestionLibrary`
3. **Selection Formula** -- `{fcsVwRpt_QuestionLibrary.QcatInterface} = 1`

**Contract Account LOC Expiration Report: 0 to 30 Days**

This report corresponds to the Crystal Report source file entitled `fcs_AccountsLOCExpire.rpt`. The standard report generated by the system shows all active accounts with a line of credit expiration date within the specified period. Records are grouped by branch, and within each branch, by responsible underwriter. Within each group, records are sorted by LOC expiration date. The default selection formula excludes non-active accounts, test accounts (based on the presumption that they begin with the four characters `test`), and records outside of the date range specified.

1. **Title** -- Contract Account LOC Expiration Report: 0 to 30 Days
2. **Report SQL** -- `fcsVwRpt_AccountInfo`
3. **Selection Formula** -- `not ({fcsVwRpt_AccountInfo.AcctName} startswith "TEST") AND {fcsVwRpt_AccountInfo.AcctStatus} = "Active" AND {fcsVwRpt_AccountInfo.AcctLOCExpire} in Next30Days`
For a listing of all the fields available for use in custom selection formulas in the `fcsVwRpt_AccountInfo` table/view, click [here](#).

### Contract Account LOC Expiration Report: 31 to 60 Days

This report corresponds to the Crystal Report source file entitled `fcs_AccountsLOCExpire.rpt`. The standard report generated by the system shows all active accounts with a line of credit expiration date within the specified period. Records are grouped by branch, and within each branch, by responsible underwriter. Within each group, records are sorted by by LOC expiration date. The default selection formula excludes test accounts and non-active accounts as well as records outside LOC expiration date range.

1. **Title** -- Contract Account LOC Expiration Report: 31 to 60 Days
2. **Report SQL** -- `fcsVwRpt_AccountInfo`
3. **Selection Formula** -- `not ({fcsVwRpt_AccountInfo.AcctName} startswith "TEST") AND {fcsVwRpt_AccountInfo.AcctStatus} = "Active" AND {fcsVwRpt_AccountInfo.AcctLOCExpire} in Next31To60Days`

For a listing of all the fields available for use in custom selection formulas in the `fcsVwRpt_AccountInfo` table/view, click [here](#).

### Contract Account Question Set Library

This report corresponds to the Crystal Report source file entitled `fcs_AcctQuestionSetLibrary.rpt`. The standard report generated by the system shows all application question sets and corresponding questions that have been configured in the Reference Tables > Question Sets area of **e-SURETY™** for the Contract module, grouped by question set. With each question set, individual questions are sorted by order number.

1. **Title** -- Contract Account Question Set Library
2. **Report SQL** -- `fcsVwRpt_AcctQuestionLibrary`
3. **Selection Formula** -- [none]

### Contract Application Questions

This report corresponds to the Crystal Report source file entitled `fcs_ApplicationQstns.rpt`. The standard report generated by the system shows all application questions configured for your specific account questionnaire(s) in the Maintain Applications area of the Contract module, grouped by question set. With each question set, individual
questions are sorted by order number. The table/view for this report excludes the test application. To filter out other applications, enter a selection formula that filters on either AtypName or AtypCode.

1. **Title** -- Contract Application Questions
2. **Report SQL** -- fcsVwRpt_AcctApplications
3. **Selection Formula** -- [optional] \( \{\text{fcsVwRpt_AcctApplications.AtypCode}\} = "xxxx" \)

**Contract Bond Question Set Library**

This report corresponds to the Crystal Report source file entitled *fcs_QuestionSetLibrary.rpt*. The standard report generated by the system shows all bond question sets and corresponding questions that have been configured in the Reference Tables > Question Sets area of [e-SURETY™](#) for the Contract module, grouped by question set. With each question set, individual questions are sorted by order number. The default selection formula excludes Commercial bond question sets/questions.

1. **Title** -- Contract Bond Question Set Library
2. **Report SQL** -- fcsVwRpt_QuestionLibrary
3. **Selection Formula** -- \( \{\text{fcsVwRpt_QuestionLibrary.QcatInterface}\} = 2 \)

**Contract LOC Ranges by Branch**

This report corresponds to the Crystal Report source file entitled *fcs_Reins_ContractLOCRanges.rpt*. The standard report generated by the system shows the total written premium within levels (or "ranges") of account line of credit. The data also reports the number of accounts within that range of LOC. Records are grouped by branch, and subtotals are calculated for each branch.

1. **Title** -- Contract LOC Ranges by Branch
2. **Report SQL** -- fcsVwRpt_LOCRanges
3. **Selection Formula** -- [none]

- This report is based on a unique view specifically created for this data. No additional selection formulas should be applied.

**Excess of Loss Reinsurance Agreement (Sort by Account)**

This report corresponds to the Crystal Report source file entitled *fcs_Reins-ExcessLoss-Acct.rpt*. The standard
report generated by the system shows all Contract accounts with a line of credit exceeding one million, including the Total Bonded Amount Exposure, Current Work on Hand (bonded & unbonded), Current Bonded Only Cost To Complete, Aggregate Line Authorized, and Prior Year Premium for each account. Records are sorted by account name.

1. **Title** -- Excess of Loss Reinsurance Agreement (Sort by Account)

2. **Report SQL** -- fcsVwRpt_AggLineGTMill

3. **Selection Formula** -- not ((fcsVwRpt_AggLineGTMill.AcctName) startswith "TEST")

   - This report is based on a unique view specifically created for this data. No additional selection formulas should be applied, with the exception of a possible filter by `AcctName`.

### Excess of Loss Reinsurance Agreement (Sort by Branch)

This report corresponds to the Crystal Report source file entitled *fcs_Reins-ExcessLoss-LOC.rpt*. The standard report generated by the system shows all Contract accounts with a line of credit exceeding one million, including the Total Bonded Amount Exposure, Current Work on Hand (bonded & unbonded), Current Bonded Only Cost To Complete, Aggregate Line Authorized, and Prior Year Premium for each account. Records are sorted by branch and, within branch, by aggregate credit line authorized per account, from highest to lowest.

1. **Title** -- Excess of Loss Reinsurance Agreement (Sort by Office)

2. **Report SQL** -- fcsVwRpt_AggLineGTMill

3. **Selection Formula** -- not ((fcsVwRpt_AggLineGTMill.AcctName) startswith "TEST")

   - This report is based on a unique view specifically created for this data. No additional selection formulas should be applied, with the exception of a possible filter by `AcctName`.

### Expired / Cancelled Bond Report

This report corresponds to the Crystal Report source file entitled *fcs_Exp-Canx.rpt*. The standard report generated by the system shows all bonds that have expired or were cancelled within the period set in the selection formula. These records are sorted by expiration date, displaying those bonds with expiration dates closest to the current date first, followed by those with earlier expiration dates. To use the same report for different expiration periods, simply upload the source file as many times as you need, varying the `Title` and `Selection Formula` data entry fields each time.

1. **Title** -- Expired / Cancelled Bond Report: x to x Days

   - The expiration of the pre-configured reports, as reflected in their titles, are as follows:
0 to 30 Days
31 to 60 Days
61 to 90 Days
91 to 120 Days

2. Report SQL -- fcsRptExpiration

3. Selection Formula
   The selection formulas for the pre-configured reports are as follows:
   - {fcsRptExpiration.ActvID} = 16384 and {fcsRptExpiration.NumberDays} <= 30
   - {fcsRptExpiration.ActvID} = 16384 and {fcsRptExpiration.NumberDays} > 30 and {fcsRptExpiration.NumberDays} <= 60
   - {fcsRptExpiration.ActvID} = 16384 and {fcsRptExpiration.NumberDays} > 60 and {fcsRptExpiration.NumberDays} <= 90
   - {fcsRptExpiration.ActvID} = 16384 and {fcsRptExpiration.NumberDays} > 90 and {fcsRptExpiration.NumberDays} <= 120

   **NOTE:** An alternative selection formula to return the same records as above could be based on the EndDate field, e.g.:
   - {fcsRptExpiration.ActvID} = 16384 and {fcsRptExpiration.EndDate} in Aged0To30Days
   - {fcsRptExpiration.ActvID} = 16384 and {fcsRptExpiration.EndDate} in Aged31To60Days
   - {fcsRptExpiration.ActvID} = 16384 and {fcsRptExpiration.EndDate} in Aged61To90Days

   For a listing of all the fields available for use in custom selection formulas in the fcsRptExpiration table/view, click [here](#).

**Generic Obligee List**

This report corresponds to the Crystal Report source file entitled `fcs_GenObligees.rpt`. The standard report generated by the system shows all Generic Obligees that have been entered during the bond application process in both the Commercial and Contract modules. This is helpful for identifying generic obligees that are repeatedly entered by users that you may want to add as system obligees. Records are grouped by state. Within each state, the records are sorted by Generic Obligee name. Full addresses for each Generic Obligee are displayed.
1. **Title** -- Generic Obligee List

2. **Report SQL** -- fcsVwGenObligee

3. **Selection Formula** -- \{fcsVwGenObligee.GoblName\} <> 'NULL'
   - For a listing of all the fields available for use in custom selection formulas in the fcsVwGenObligee table/view, click **here**.

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**Non-Premium Bearing Rider Approvals**

This report corresponds to the Crystal Report source file entitled *fcs_NonPBR.rpt*. The standard report generated by the system shows all non-premium bearing riders that have been approved within the system, grouped by branch. Within each branch, the records are sorted by date approved.

**NOTE:** The selection formulas that are pre-configured in the system do not filter the records in any way, such as by date. Thus, the records in the standard report that is generated will show every rider approved within the system since its inception. If desired, add an appropriate selection formula to filter these records based upon the date approved.

1. **Title** -- Non-Premium Bearing Rider Approvals

2. **Report SQL** -- fcsVwRpt_NonPBR

3. **Selection Formula** -- [optional] \{fcsVwRpt_NonPBR.AclgDateCreated\} > #Jan 1, 2006#
   - For a listing of all the fields available for use in custom selection formulas in the fcsVwRpt_NonPBR table/view, click **here**.

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**Obligee List**

This report corresponds to the Crystal Report source file entitled *fcs_Obligees.rpt*. The standard report generated by the system shows all Obligees that have been configured in the System Tables area of e-SURETY™ and are active records. Records are grouped by state. Within each state, the records are sorted by Obligee name. Full addresses for each Obligee are displayed. The default selection formula excludes inactivated obligee records.

1. **Title** -- Obligee List

2. **Report SQL** -- fcsVwObligee

3. **Selection Formula** -- \{fcsVwObligee.OblgIsDeleted\} = False
   - For a listing of all the fields available for use in custom selection formulas in the fcsVwObligee table/view, click **here**.
Production Report of New Business (MTD and YTD)

This report corresponds to the Crystal Report source file entitled fcs_Prod-NewBusiness.rpt. The standard report generated by the system shows the total number of premium events (new bond purchase, renewal, etc.), total premium, and average premium for each agency within the month to date and year to date periods. Records are grouped by region, and within each region, grouped by branch. Grand totals are provided for all regions.

1. **Title** -- Production Report of New Business (MTD and YTD)
2. **Report SQL** -- fcsVwRpt_NewBusiness
3. **Selection Formula** -- [none]
   - This report is based on a unique view specifically created for this data and excludes test agency transactions. No additional selection formulas should be applied. Also note that retrieving historical data via a selection formula based on date is not possible with this report.

Regional Bond Expiration Report

This report corresponds to the Crystal Report source file entitled fcs_ExpirationbyRegion.rpt. The standard report generated by the system shows all current bonds due to expire within the period set in the selection formula, just like the Bond Expiration Report, except an individual report is printed for each region. Within each region, the records are sorted by expiration date, displaying those bonds with expiration dates closest to the current date first, followed by those with later expiration dates. To use the same report for different expiration periods, simply upload the source file as many times as you need, varying the **Title** and **Selection Formula** data entry fields each time.

1. **Title** -- Bond Expiration Report: x to x Days
   - The expiration periods of the pre-configured reports, as reflected in their titles, are as follows:
     - 0 to 30 Days
     - 31 to 60 Days
     - 61 to 90 Days
     - 91 to 120 Days
2. **Report SQL** -- fcsVwRpt_CurrBonds
3. **Selection Formula**
   - The selection formulas for the pre-configured reports are as follows:
     - {fcsVwRpt_CurrBonds.BverExpireDate} in Next30Days
YTD Production by Agency (25,000+)

This report corresponds to the Crystal Report source file entitled fcs_Prod-AgencyPrem.rpt. The standard report generated by the system shows the total number of premium events (new bond purchase, renewal, etc.) for each agency exceeding $25,000 within the year to date. Records are sorted by highest total premium to lowest.

1. **Title** -- YTD Production by Agency (25,000+)

2. **Report SQL** -- fcsVwrpt_NewBusiness

3. **Selection Formula** -- {fcsVwrpt_NewBusiness.YTDTotalPrem} >= 25000

   - This report is based on a unique view specifically created for this data and excludes test agency transactions. No additional selection formulas should be applied; however the numeric value of the existing formula can be modified or removed altogether. Also note that retrieving historical data via a selection formula based on date is not possible with this report.

YTD/MTD Production Report by Agency & State (Sorted by Penalty)

These two reports correspond to the Crystal Report source file entitled fcs_Prod-Agcy-State.rpt. The standard reports generated by the system show all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency, and within each agency, records are grouped by state. Each grouping is sorted by penalty amount (highest to lowest). Where the penalty amount is the same, the records are then sorted by bond type.

**NOTE:** The selection formulas that are pre-configured in the system filter the records for bonds either in the current year to date or the current month to date. If you wish to filter the data on additional criteria, be sure to append your custom formula to the end of the existing formula. If the pre-configured formula is overwritten, the standard reports that are generated will show every bond written by the system since its inception. This includes bonds with an initial status of "Under Review", regardless of the eventual action taken on the bond. Thus, it is imperative to include the last portion of the selection formula which filters out pending bonds.
1. **Title** -- Production Report by Agency & State (Sorted by Penalty)
   - Add either “YTD” or ”MTD” to the beginning of the title for the appropriate report.

2. **Report SQL** -- fcsRptPremium

3. **Selection Formula**
   - The selection formulas for the pre-configured reports are as follows:
     - `{fcsRptPremium.BverEffectiveDate} in YearToDate and {fcsRptPremium.BondNumber} <> 'NULL'
     - `{fcsRptPremium.BverEffectiveDate} in MonthToDate and {fcsRptPremium.BondNumber} <> 'NULL'

   Examples of alternate selection formulas you may use to report historical data are as follows:
   - Year({fcsRptPremium.BverEffectiveDate}) = yyyy and {fcsRptPremium.BondNumber} <> 'NULL'
   - `{fcsRptPremium.BverEffectiveDate} in LastFullMonth and {fcsRptPremium.BondNumber} <> 'NULL'

   - For a listing of all the fields available for use in custom selection formulas in the `fcsRptPremium` table/view, click [here](#).

**YTD/MTD Production Report by Agency (Sorted by Bond Type)**

These two reports correspond to the Crystal Report source file entitled `fcs_Prod-Agcy-BondType.rpt`. The standard reports generated by the system show all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency. Each grouping is sorted by bond type. Where the bond type is the same, the records are then sorted by bond issue state, and again by penalty amount (highest to lowest) when the bond issue state is the same.

**NOTE:** The selection formulas that are pre-configured in the system filter the records for bonds either in the current year to date or the current month to date. If you wish to filter the data on additional criteria, be sure to append your custom formula to the end of the existing formula. If the pre-configured formula is overwritten, the standard reports that are generated will show every bond written by the system since its inception. This includes bonds with an initial status of "Under Review", regardless of the eventual action taken on the bond. Thus, it is imperative to include the last portion of the selection formula which filters out pending bonds.

1. **Title** -- Production Report by Agency (Sorted by Bond Type)
   - Add either “YTD” or ”MTD” to the beginning of the title for the appropriate report.
2. **Report SQL -- fcsRptPremium**

3. **Selection Formula**
   - The selection formulas for the pre-configured reports are as follows:
     - `{fcsRptPremium.BverEffectiveDate} in YearToDate and {fcsRptPremium.BondNumber} <> 'NULL'`
     - `{fcsRptPremium.BverEffectiveDate} in MonthToDate and {fcsRptPremium.BondNumber} <> 'NULL'`

   Examples of alternate selection formulas you may use to report historical data are as follows:
   - `Year({fcsRptPremium.BverEffectiveDate}) = yyyy and {fcsRptPremium.BondNumber} <> 'NULL'`
   - `{fcsRptPremium.BverEffectiveDate} in LastFullMonth and {fcsRptPremium.BondNumber} <> 'NULL'`

   For a listing of all the fields available for use in custom selection formulas in the **fcsRptPremium**
table/view, click [here](#).

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**YTD/MTD Production Report by Agency (Sorted by Penalty)**

These two reports correspond to the Crystal Report source file entitled `fcs_Prod-Agcy-Penalty.rpt`. The standard reports generated by the system show all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency. Each grouping is sorted by penalty amount (highest to lowest). Where the penalty is the same, the records are then sorted by bond type, and again by bond issue state when the bond type is the same.

**NOTE:** The selection formulas that are pre-configured in the system filter the records for bonds either in the current year to date or the current month to date. If you wish to filter the data on additional criteria, be sure to append your custom formula to the end of the existing formula. If the pre-configured formula is overwritten, the standard reports that are generated will show every bond written by the system since its inception. This includes bonds with an initial status of "Under Review", regardless of the eventual action taken on the bond. Thus, it is imperative to include the last portion of the selection formula which filters out pending bonds.

1. **Title -- Production Report by Agency (Sorted by Penalty)**
   - Add either "YTD" or "MTD" to the beginning of the title for the appropriate report.
2. **Report SQL -- fcsRptPremium**

3. **Selection Formula**
   - The selection formulas for the pre-configured reports are as follows:
     - `{fcsRptPremium.BverEffectiveDate}` in YearToDate and `{fcsRptPremium.BondNumber}` <> 'NULL'
     - `{fcsRptPremium.BverEffectiveDate}` in MonthToDate and `{fcsRptPremium.BondNumber}` <> 'NULL'

Examples of alternate selection formulas you may use to report historical data are as follows:
- Year({fcsRptPremium.BverEffectiveDate}) = yyyy and `{fcsRptPremium.BondNumber}` <> 'NULL'
- `{fcsRptPremium.BverEffectiveDate}` in LastFullMonth and `{fcsRptPremium.BondNumber}` <> 'NULL'

- For a listing of all the fields available for use in custom selection formulas in the `fcsRptPremium` table/view, click [here](#).

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**YTD/MTD Production Report by State (Sorted by Bond Type)**

These two reports correspond to the Crystal Report source file entitled `fcs_Prod-State-BondType.rpt`. The standard reports generated by the system show all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency. Each grouping is sorted by bond type. Where the bond type is the same, the records are then sorted by penalty amount (highest to lowest).

**NOTE:** The selection formulas that are pre-configured in the system filter the records for bonds either in the current year to date or the current month to date. If you wish to filter the data on additional criteria, be sure to append your custom formula to the end of the existing formula. If the pre-configured formula is overwritten, the standard reports that are generated will show every bond written by the system since its inception. This includes bonds with an initial status of "Under Review", regardless of the eventual action taken on the bond. Thus, it is imperative to include the last portion of the selection formula which filters out pending bonds.

1. **Title -- Production Report by State (Sorted by Bond Type)**
   - Add either “YTD” or “MTD” to the beginning of the title for the appropriate report.

2. **Report SQL -- fcsRptPremium**
3. Selection Formula

- The selection formulas for the pre-configured reports are as follows:
  - `{fcsRptPremium.BverEffectiveDate} in YearToDate and `{fcsRptPremium.BondNumber} <> 'NULL'
  - `{fcsRptPremium.BverEffectiveDate} in MonthToDate and `{fcsRptPremium.BondNumber} <> 'NULL'

Examples of alternate selection formulas you may use to report historical data are as follows:
  - Year(`{fcsRptPremium.BverEffectiveDate}`) = yyyy and `{fcsRptPremium.BondNumber} <> 'NULL'
  - `{fcsRptPremium.BverEffectiveDate} in LastFullMonth and `{fcsRptPremium.BondNumber} <> 'NULL'

- For a listing of all the fields available for use in custom selection formulas in the `fcsRptPremium` table/view, click here.

YTD/MTD Production Report by State (Sorted by Bond Type) [version 2]

These two reports correspond to the Crystal Report source file entitled `fcs_Prod-State-BondType_ver2.rpt`. These reports are a slightly modified version of the above reports: the columns displayed are different. For example, the obligee name is included on this version of the reports. To accommodate the possibility of a generic obligee, a separate different table/view is used for these reports.

**NOTE:** Any new Crystal Reports templates (.rpt files) created in which you wish to display either the system obligee or generic obligee should use the `fcsVwRpt_Premium` view in lieu of the `fcsRptPremium` table. Existing reports currently using the `fcsRptPremium` table can continue to do so, as can any new report not utilizing the obligee in either the report's display or as a selection formula criteria.

In addition, a special formula field should be created within Crystal which displays the system obligee name only where there exists no generic obligee corresponding to the bond record. For example, the Crystal formula field would be configured as follows:

```
If `{fcsVwRpt_Premium.GoblName} <> '' Then `{fcsVwRpt_Premium.GoblName} Else `{fcsVwRpt_Premium.OblgName}
```
1. **Title** -- Production Report by State (Sorted by Bond Type) [version 2]
   - Add either “YTD” or ”MTD” to the beginning of the title for the appropriate report.

2. **Report SQL** -- fcsVwRpt_Premium

3. **Selection Formula**
   - The selection formulas for the pre-configured reports are as follows:
     - \{fcsVwRpt_Premium.BverEffectiveDate\} in YearToDate and
       \{fcsVwRpt_Premium.BondNumber\} <> 'NULL'
     - \{fcsVwRpt_Premium.BverEffectiveDate\} in MonthToDate and
       \{fcsVwRpt_Premium.BondNumber\} <> 'NULL'

   Examples of alternate selection formulas you may use to report historical data are as follows:
     - Year({fcsVwRpt_Premium.BverEffectiveDate}) = yyyy and
       \{fcsVwRpt_Premium.BondNumber\} <> 'NULL'
     - \{fcsVwRpt_Premium.BverEffectiveDate\} in LastFullMonth and
       \{fcsVwRpt_Premium.BondNumber\} <> 'NULL'

   - For a listing of all the fields available for use in custom selection formulas in the
     fcsVwRpt_Premium table/view, click [here](#).

---

**YTD/MTD Production Report by State (Sorted by Penalty)**

These two reports correspond to the Crystal Report source file entitled fcs_Prod-State-Penalty.rpt. The standard reports generated by the system show all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by agency. Each grouping is sorted by penalty amount (highest to lowest). Where the penalty is the same, the records are then sorted by bond type.

**NOTE:** The selection formulas that are pre-configured in the system filter the records for bonds either in the current year to date or the current month to date. If you wish to filter the data on additional criteria, be sure to append your custom formula to the end of the existing formula. If the pre-configured formula is overwritten, the standard reports that are generated will show every bond written by the system since its inception. This includes bonds with an initial status of "Under Review", regardless of the eventual action taken on the bond. Thus, it is imperative to include the last portion of the selection formula which filters out pending bonds.

1. **Title** -- Production Report by State (Sorted by Penalty)
Add either “YTD” or “MTD” to the beginning of the title for the appropriate report.

2. Report SQL -- fcsRptPremium

3. Selection Formula

- The selection formulas for the pre-configured reports are as follows:
  - `{fcsRptPremium.BverEffectiveDate} in YearToDate and `{fcsRptPremium.BondNumber} <> 'NULL'
  - `{fcsRptPremium.BverEffectiveDate} in MonthToDate and `{fcsRptPremium.BondNumber} <> 'NULL'

Examples of alternate selection formulas you may use to report historical data are as follows:
  - `Year(`fcsRptPremium.BverEffectiveDate`) = yyyy and `{fcsRptPremium.BondNumber} <> 'NULL'
  - `{fcsRptPremium.BverEffectiveDate} in LastFullMonth and `{fcsRptPremium.BondNumber} <> 'NULL'

- For a listing of all the fields available for use in custom selection formulas in the fcsRptPremium table/view, click here.

**YTD/MTD Production Report by Underwriter and Agency (Sorted by Penalty)**

These two reports correspond to the Crystal Report source file entitled `fcs_Prod-UW-Agency.rpt`. The standard reports generated by the system show all bonds with an effective date (1) in the current year to date and (2) in the current month to date. Records are grouped by underwriter, and within each underwriter, grouped by agency. Each grouping is sorted by penalty amount (highest to lowest). Where the penalty amount is the same, the records are then sorted by bond type.

**NOTE:** The selection formulas that are pre-configured in the system filter the records for bonds either in the current year to date or the current month to date. If you wish to filter the data on additional criteria, be sure to append your custom formula to the end of the existing formula. If the pre-configured formula is overwritten, the standard reports that are generated will show every bond written by the system since its inception. This includes bonds with an initial status of "Under Review", regardless of the eventual action taken on the bond. Thus, it is imperative to include the last portion of the selection formula which filters out pending bonds.

1. **Title** -- Production Report by Underwriter & Agency (Sorted by Penalty)
2. **Report SQL** -- fcsRptPremium

3. **Selection Formula**

   - The selection formulas for the pre-configured reports are as follows:
     - `{fcsRptPremium.BverEffectiveDate}` in YearToDate and `{fcsRptPremium.BondNumber}` <> 'NULL'
     - `{fcsRptPremium.BverEffectiveDate}` in MonthToDate and `{fcsRptPremium.BondNumber}` <> 'NULL'

   Examples of alternate selection formulas you may use to report historical data are as follows:
     - Year({fcsRptPremium.BverEffectiveDate}) = yyyy and `{fcsRptPremium.BondNumber}` <> 'NULL'
     - `{fcsRptPremium.BverEffectiveDate}` in LastFullMonth and `{fcsRptPremium.BondNumber}` <> 'NULL'

   - For a listing of all the fields available for use in custom selection formulas in the **fcsRptPremium** table/view, click [here](#).

---

**Bond Activity Statistics**

The dynamic report generated by the system provides a statistical overview of activity for all bonds in the system organized by bond type. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Transaction Initiator, Bond Activity, Effective Year, Bond Class, Bond Category, and Premium. The fields that appear as columns are Result, Agency, Agent Name, Agent #, Branch, Region, and State.

1. **Title** -- Bond Activity Statistics

2. **Report SQL** -- SELECT * FROM fcsRptActivities WHERE (ActivityType = 'Automatic')

   **NOTE:** The default configuration for this report returns only those bond activity records where the decision for approval, rejection or referral was made automatically by the system. To filter for manual bond activities, replace 'Automatic' in the Report SQL with 'Manual'. To view all records, delete the entire WHERE clause from the statement above.
3. **Connect String** -- [optional]

4. **Details** -- the default configuration for each detail in the dynamic report is shown below (sorted by the Name column).

   - For a listing of all the fields available for use in custom selection formulas in the `fcsRptActivities` table/view, click [here](#).

<table>
<thead>
<tr>
<th>Name</th>
<th>Field Name</th>
<th>Type</th>
<th>Summary Type</th>
<th>Order</th>
<th>Display As</th>
<th>Format</th>
<th>Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of Submissions</td>
<td>RecordCount</td>
<td>Data</td>
<td>Sum</td>
<td>2</td>
<td>Percentage of row</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Agency</td>
<td>AgenCompany</td>
<td>Column</td>
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<td>Sum</td>
</tr>
<tr>
<td>Bond Activity</td>
<td>ActvDescription</td>
<td>Row</td>
<td>None</td>
<td>5</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Branch</td>
<td>BranchName</td>
<td>Column</td>
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<td>13</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Category</td>
<td>BcatDescription</td>
<td>Row</td>
<td>None</td>
<td>8</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Class</td>
<td>BclsDescription</td>
<td>Row</td>
<td>None</td>
<td>7</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Eff Year</td>
<td>BverEffectiveYear</td>
<td>Row</td>
<td>None</td>
<td>6</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Interface</td>
<td>Interface</td>
<td>Page</td>
<td>None</td>
<td>3</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Premium</td>
<td>BverTotalPrem</td>
<td>Row</td>
<td>None</td>
<td>9</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Region</td>
<td>RegionName</td>
<td>Column</td>
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<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>Result</td>
<td>AcstDescription</td>
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<td>10</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
<tr>
<td>State</td>
<td>BondIssueStateName</td>
<td>Column</td>
<td>None</td>
<td>14</td>
<td>Normal</td>
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<td>Sum</td>
</tr>
<tr>
<td>Total</td>
<td>RecordCount</td>
<td>Data</td>
<td>None</td>
<td>1</td>
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<td>Sum</td>
</tr>
<tr>
<td>Transaction Initiator</td>
<td>SecurityLevelName</td>
<td>Row</td>
<td>None</td>
<td>4</td>
<td>Normal</td>
<td></td>
<td>Sum</td>
</tr>
</tbody>
</table>

**Count by Bond Type**

The dynamic report generated by the system provides an at-a-glance policy count of all bonds in the system organized by bond type. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Bond Class, Bond Category, Effective Year, Bond Number and Mod #. The fields that appear as columns are Agency, State, and Obligee.

1. **Title** -- Count by Bond Type
2. **Report SQL** -- `SELECT * FROM fcsRptPremium WHERE (BondNumber <> 'NULL')`
3. **Connect String** -- [optional]
4. **Details** -- the default configuration for each detail in the dynamic report is shown below (sorted by the Name column).

- For a listing of all the fields available for use in custom selection formulas in the `fcsRptPremium` table/view, click [here](#).

<table>
<thead>
<tr>
<th>Name</th>
<th>Field Name</th>
<th>Type</th>
<th>Summary Type</th>
<th>Order</th>
<th>Display As</th>
<th>Format</th>
<th>Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency</td>
<td>AgenCompany</td>
<td>Column</td>
<td>None</td>
<td>8</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Bond Number</td>
<td>BondNumber</td>
<td>Row</td>
<td>None</td>
<td>6</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Category</td>
<td>BcatDescription</td>
<td>Row</td>
<td>None</td>
<td>4</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Class</td>
<td>BclsDescription</td>
<td>Row</td>
<td>None</td>
<td>3</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Effective Year</td>
<td>BverEffectiveYear</td>
<td>Row</td>
<td>None</td>
<td>5</td>
<td>Normal</td>
<td>Sum</td>
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</tr>
<tr>
<td>Interface</td>
<td>Interface</td>
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<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Mod</td>
<td>BverMod</td>
<td>Row</td>
<td>None</td>
<td>7</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Obligee</td>
<td>OblgName</td>
<td>Column</td>
<td>None</td>
<td>10</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>BondIssueStateName</td>
<td>Column</td>
<td>None</td>
<td>9</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>RecordCount</td>
<td>Data</td>
<td>Sum</td>
<td>1</td>
<td>Normal</td>
<td>#,###</td>
<td>Sum</td>
</tr>
</tbody>
</table>

**Count by Date**

The dynamic report generated by the system provides an at-a-glance policy count of all bonds in the system organized by effective date. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Effective Year, Effective Date, Bond Number and Mod #. The fields that appear as columns are Effective Quarter and Effective Month.

1. **Title** -- Count by Date
2. **Report SQL** -- SELECT * FROM fcsRptPremium WHERE (BondNumber <> 'NULL')
3. **Connect String** -- [optional]
4. **Details** -- the default configuration for each detail in the dynamic report is shown below (sorted by the Name column).

- For a listing of all the fields available for use in custom selection formulas in the `fcsRptPremium` table/view, click [here](#).

<table>
<thead>
<tr>
<th>Name</th>
<th>Field Name</th>
<th>Type</th>
<th>Summary Type</th>
<th>Order</th>
<th>Display As</th>
<th>Format</th>
<th>Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bond Number</td>
<td>BondNumber</td>
<td>Row</td>
<td>None</td>
<td>5</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
</tbody>
</table>
**Premium by Bond Type**

The dynamic report generated by the system provides an at-a-glance premium total for all bonds in the system organized by bond type. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Bond Class, Bond Category, Effective Year, Bond Number and Mod #. The fields that appear as columns are Agency, State, and Obligee.

1. **Title** -- Premium by Bond Type

2. **Report SQL** -- SELECT * FROM fcsRptPremium WHERE (BondNumber <> 'NULL')

3. **Connect String** -- [optional]

4. **Details** -- the default configuration for each detail in the dynamic report is shown below (sorted by the Name column).

   - For a listing of all the fields available for use in custom selection formulas in the fcsRptPremium table/view, click [here](#).

<table>
<thead>
<tr>
<th>Name</th>
<th>Field Name</th>
<th>Type</th>
<th>Summary Type</th>
<th>Order</th>
<th>Display As</th>
<th>Format</th>
<th>Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agency</td>
<td>AgenCompany</td>
<td>Column</td>
<td>None</td>
<td>8</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Bond Number</td>
<td>BondNumber</td>
<td>Row</td>
<td>None</td>
<td>6</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Category</td>
<td>BcatDescription</td>
<td>Row</td>
<td>None</td>
<td>4</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Class</td>
<td>BclsDescription</td>
<td>Row</td>
<td>None</td>
<td>3</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Effective Year</td>
<td>BverEffectiveYear</td>
<td>Row</td>
<td>None</td>
<td>5</td>
<td>Normal</td>
<td>Sum</td>
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</tr>
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<tr>
<td>Mod</td>
<td>BverMod</td>
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<td>7</td>
<td>Normal</td>
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</tr>
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<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Premium</td>
<td>BverTotalPrem</td>
<td>Data</td>
<td>Sum</td>
<td>1</td>
<td>Normal</td>
<td>$#,##0.00</td>
<td>Sum</td>
</tr>
</tbody>
</table>
**Premium by Date**

The dynamic report generated by the system provides an at-a-glance premium total for all bonds in the system organized by effective date. The report can be expanded for more in-depth analysis. For example, you may wish to filter out certain data groups, such as past calendar years or one of the two modules (Commercial or Contract). The fields that appear as rows are Effective Year, Effective Date, Bond Number and Mod #. The fields that appear as columns are Effective Quarter and Effective Month.

1. **Title** -- Premium by Date

2. **Report SQL** -- `SELECT * FROM fcsRptPremium WHERE (BondNumber <> 'NULL')`

3. **Connect String** -- [optional]

4. **Details** -- the default configuration for each detail in the dynamic report is shown below (sorted by the Name column).

   - For a listing of all the fields available for use in custom selection formulas in the `fcsRptPremium` table/view, click [here](#).

<table>
<thead>
<tr>
<th>Name</th>
<th>Field Name</th>
<th>Type</th>
<th>Summary Type</th>
<th>Order</th>
<th>Display As</th>
<th>Format</th>
<th>Aggregate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bond Number</td>
<td>BondNumber</td>
<td>Row</td>
<td>None</td>
<td>5</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Effective Date</td>
<td>BverEffectiveDate</td>
<td>Row</td>
<td>None</td>
<td>4</td>
<td>Normal</td>
<td>Sum</td>
<td></td>
</tr>
<tr>
<td>Effective Month</td>
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<td>8</td>
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<td>Sum</td>
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<tr>
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<td>BverEffectiveQuarterNameZ</td>
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<td>7</td>
<td>Normal</td>
<td>Sum</td>
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<tr>
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<td>Interface</td>
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<td>None</td>
<td>2</td>
<td>Normal</td>
<td>Sum</td>
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</tr>
<tr>
<td>Mod</td>
<td>BverMod</td>
<td>Row</td>
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<td>6</td>
<td>Normal</td>
<td>Sum</td>
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</tr>
<tr>
<td>Premium</td>
<td>BverTotalPrem</td>
<td>Data</td>
<td>Sum</td>
<td>1</td>
<td>Normal</td>
<td>$#,##0.00</td>
<td>Sum</td>
</tr>
</tbody>
</table>
Standard Reports

The **Standard Reports** screen of the **Reports** menu allows the CSR or bond administrator to view static reports that are presented in Adobe Acrobat (PDF) format. For a detailed description of the data contained in each standard report that comes pre-installed with the system, please refer to **Standard Report Descriptions**.

From the **Reports** menu, click the **Standard Reports** hotspot. The system displays a dropdown in the upper right corner of the screen containing a list of all reports configured for your particular system.

1. Select an option from the **Select Report** dropdown and click the **Submit** button to view the report.

2. Adobe Acrobat will be launched in the main "payload" area of **e-SURETY™**, and the report will appear onscreen.

3. The document set may be printed by clicking the appropriate icon within the Adobe Acrobat window.

4. To view a new report, click the **Back** button of your browser or click the **Standard Reports** hotspot on the left navigation menu.

**NOTE:** Occasionally, you may receive an error message when trying to view a standard report that reads ERR(0). This occurs in the rare instance that you try to access a report for viewing at the exact moment that your system is generating a batch of reports. If this happens, simply wait a minute before re-attempting to view the report. If the error message occurs repeatedly, contact your system administrator.
Standard Reports Selection Formula Syntax

The formulas below follow the pattern {Tablename.Fieldname} in each example. To customize the formula for your standard reports, substitute the name of your database table or view in place of Tablename and the name of the database field in place of Fieldname. For specific database table and field names corresponding to a pre-installed standard report for which you are interested in creating a selection formula, please refer to the Report Database Reference Guide.

Crystal (standard report) syntax is not case-sensitive. For example, the keyword And could equivalently be typed in as AND or and. This is true of all variable names, functions, and keywords used in a Crystal syntax formula.

**NOTE:** The only exception to this rule is for strings. The string "Hello" is not the same as the string "hello".

Click the hotspots below to learn more about creating formulas:

**Operators**

- Selecting records using character strings
- Selecting records using numbers
- Selecting records using dates
- Selecting records using preset date ranges
- Selecting records using date/number/character combinations

**Operators**

Operators are the "action verbs" you use in formulas. They describe an operation or an action to take place between two or more values. The most common type of operators you will use in creating selection formulas are comparison, string, and boolean operators.

Comparison operators are used to compare data in a database field with a constant, with the content of another data field, or with a formula result. A constant is a fixed value (for example, a text string, date, or a number or dollar value you enter) that remains the same when a calculation is performed.

<table>
<thead>
<tr>
<th>NAME</th>
<th>OPERATOR</th>
<th>USAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equal operator</td>
<td>=</td>
<td>x = y</td>
</tr>
<tr>
<td>Not Equal operator</td>
<td>&lt;&gt;</td>
<td>x &lt;&gt; y</td>
</tr>
<tr>
<td>Less Than operator</td>
<td>&lt;</td>
<td>x &lt; y</td>
</tr>
<tr>
<td>Greater Than operator</td>
<td>&gt;</td>
<td>x &gt; y</td>
</tr>
<tr>
<td>Less or equal operator</td>
<td>&lt;=</td>
<td>X &lt;= y</td>
</tr>
<tr>
<td>Greater or Equal operator</td>
<td>&gt;=</td>
<td>X &gt;= y</td>
</tr>
</tbody>
</table>
String operators can test for the presence of substrings in text strings.

<table>
<thead>
<tr>
<th>NAME</th>
<th>OPERATOR</th>
<th>USAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>In operator</td>
<td>in</td>
<td>x in y</td>
</tr>
</tbody>
</table>

Boolean operators are used to create conditions that require a logical relationship between two or more values. Conditions that use Boolean operators are called Boolean expressions.

- A and B means that both A and B must be true for the condition to be satisfied
- A or B means that either A or B (or both) must be true for the condition to be satisfied

<table>
<thead>
<tr>
<th>NAME</th>
<th>USAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not operator</td>
<td>not (x)</td>
</tr>
<tr>
<td>And operator</td>
<td>x And y</td>
</tr>
<tr>
<td>Or operator</td>
<td>x Or y</td>
</tr>
</tbody>
</table>

Pattern operators allow you to compare strings to a given pattern. They are useful operators for selecting records based on part of a string (Like pattern operator) or based on a partly unknown string (Starts with operator).

<table>
<thead>
<tr>
<th>NAME</th>
<th>OPERATOR</th>
<th>USAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Starts with operator</td>
<td>startsWith</td>
<td>x startsWith y</td>
</tr>
<tr>
<td>Like pattern operator</td>
<td>like</td>
<td>x like y</td>
</tr>
</tbody>
</table>

{fieldname} like "c?n*"
Use the wildcard symbols ? and * to stand for variable characters. The ? stands for a single character. The * symbol stands for any number of characters.

Selecting records using character strings

When entering strings in selection formulas, the string may be surrounded by either single quotes (') or double quotes (") may be used for standard reports. Note that this differs from dynamic reports, which use SQL syntax in which only single quotes may be used.

{(Tablename.Fieldname) startswith "C"}
Selects those records in which the value in the {Tablename.Fieldname} field begins with the character "C" (includes values like CyclePath, Corp. and Cyclist's Trail Co.; excludes values like Bob's Bikes Ltd. and
not ({{Tablename.Fieldname} startswith "C")
Selects those records in which the value in the {{Tablename.Fieldname}} field does not begin with the character "C" (includes values like Bob's Bikes Ltd. and Feel Great Bikes, Inc.; excludes values like CyclePath, Corp. and Cyclist's Trail Co.).

"999" in {{Tablename.Fieldname}}[3 to 5]
Selects those records in which the 3rd through 5th digits of the {{Tablename.Fieldname}} field is equal to "999" (includes values like 10999, 70999, and 00999; excludes values like 99901 and 19990).

"Cycle" in {{Tablename.Fieldname}}
Selects those records in which the value in the {{Tablename.Fieldname}} field contains the string "Cycle" (includes values such as CyclePath Corp. and CycleSporin, Inc.; excludes values like Cyclist's Trail Co. and Feel Great Bikes, Inc.).

Selecting records using numbers

Single values

{{Tablename.Fieldname}} > 99999
Selects those records in which the value in the {{Tablename.Fieldname}} field is greater than 99999.

{{Tablename.Fieldname}} < 99999
Selects those records in which the value in the {{Tablename.Fieldname}} field is less than 99999.

Range of values

{{Tablename.Fieldname}} > 11111 and {{Tablename.Fieldname}} < 99999
Selects those records in which the value in the {{Tablename.Fieldname}} field is greater than 11111 but less than 99999 (neither 11111 or 99999 is included in the range of values).

{{Tablename.Fieldname}} >= 11111 and {{Tablename.Fieldname}} <= 9999
Selects those records in which the value in the {{Tablename.Fieldname}} field is greater than 11111 but less than 99999 (both 11111 and 99999 are included in the range of values).

Selecting records using dates

The Month, Day, and Year functions can all be used in examples like the following:

Year ({{Tablename.Fieldname}}) < 1997
Selects those records in which the year found in the \{Tablename.Fieldname\} field is earlier than 1997.

\{Tablename.Fieldname\} < \#Jan 1, 1997\#

An alternative to the previous example. Selects those records in which the year found in the \{Tablename.Fieldname\} field is earlier than 1997.

\textbf{Year (\{Tablename.Fieldname\}) $>$ 1992 and Year (\{Tablename.Fieldname\}) $<$ 1996}

Selects those records in which the year found in the \{Tablename.Fieldname\} field falls between 1992 and 1996 (1992 and 1996 not included).

\textbf{Year(\{Tablename.Fieldname\}) $\geq$ 1992 and Year(\{Tablename.Fieldname\}) $\leq$ 1996}

Selects those records in which the year found in the \{Tablename.Fieldname\} field falls between 1992 and 1996 (1992 and 1996 are included).

\textbf{Month(\{Tablename.Fieldname\}) in 1 to 4}

Selects those records in which the month found in the \{Tablename.Fieldname\} field is one of the first four months of the year (includes January, February, March, and April).

\textbf{Month(\{Tablename.Fieldname\}) in [1,4]}

Selects those records in which the month found in the \{Tablename.Fieldname\} field is the first or fourth month of the year (includes January and April, excludes February and March).

\section*{Selecting records using preset date ranges}

The preset date ranges can be used to create selection formulas similar to these:

\textbf{\{Tablename.Fieldname\} in LastFullMonth}

Selects those records in which the date found in the \{Tablename.Fieldname\} field falls within the last full month. (If the month is May, this selects all records with an April date.)

\textbf{not (\{Tablename.Fieldname\} in LastFullMonth)}

Selects all records except those in which the date found in the \{Tablename.Fieldname\} field falls within the last full month (if the month is May, this selects all records except those with an April date).

\textbf{\{Tablename.Fieldname\} < CurrentDate}

Selects all records in which the date found in the \{Tablename.Fieldname\} field falls before today's date.

Additional preset date ranges include the following, which may be substituted in the formula below:

\textbf{\{Tablename.Fieldname\} in \textit{PresetDateRangeHere}}

- WeekToDateFromSun \textit{[includes all days from last Sunday to today, including today]}
- MonthToDate
- YearToDate
- Last7Days  \[includes all dates from seven days ago to today, including today\]
- Last4WeeksToSun  \[includes the four weeks previous to last Sunday; a week begins on a Monday and ends on a Sunday\]
- LastFullWeek  \[includes all dates from Sunday to Saturday of the previous week\]
- LastFullMonth
- AllDatesToToday
- AllDatesToYesterday
- AllDatesFromToday
- AllDatesFromTomorrow
- Aged0To30Days
- Aged31To60Days
- Aged61To90Days
- Over90Days
- Next30Days  \[includes the present day\]
- Next31To60Days  \[includes the present day\]
- Next61To90Days  \[includes the present day\]
- Next91To365Days  \[includes the present day\]
- Calendar1stQtr
- Calendar2ndQtr
- Calendar3rdQtr
- Calendar4thQtr
- Calendar1stHalf
- Calendar2ndHalf
- LastYearMTD
- LastYearYTD
Selecting records using date/number/character combinations

These formulas simply "mix and match" formulas from the categories above.

"C" in {Tablename.FieldnameA}[1] and Month({Tablename.FieldnameB}) in [1,4]
  Selects those records in which the value in the {Tablename.FieldnameA} field begins with "C" and the
  month found in {Tablename.FieldnameB} is either January or April. For example, if this kind of formula was
  used with an order database, you could be asking for a report showing all customers whose names begin
  with "C" and who placed orders in January or in April.

"AOK" in {Tablename.FieldnameA}[3 to 5] and {Tablename.FieldnameB}>= 5000
  Selects those records in which the {Tablename.FieldnameA} field shows the characters "AOK" as the 3, 4,
  and 5 characters and the {Tablename.FieldnameB} field is at least 5000.

{Tablename.Fieldname} in DateAdd ("d", 91, CurrentDate ) to DateAdd ("d", 120, CurrentDate)
  Selects those records in which the date found in the {Tablename.Fieldname} field falls between 91 and 120
  days from the current date.

These templates can be used as is with your own database tablenames and fieldnames, or they can be combined to
create complex formulas.

For additional tips and information about creating selection formulas, please refer to the help files available within
Crystal Reports. The sections entitled Record Selection, Creating Formulas with Crystal Syntax, Functions, and
Operators may prove useful when working with complex custom selection formulas.
Test Templates

The Test Templates screen of the Report Administration menu allows the bond administrator to test their bond templates against sample data to ensure that all of the database fields have been overlaid on the template correctly and are formatted accurately. While the bond template will later be entered into the Template Library and subsequently added to a document set associated with a bond type, the Test Templates screen allows the bond administrator to verify that the template is functioning properly without having to first build or even purchase a "test" bond in the system.

Test Templates now utilizes the concept of document brokering. For more information on this concept, please refer to Document Brokering.

From the Report Administration menu, click the Test Templates hotspot. The system displays a listing of all test templates, including the Title, Version, Last Modified, and Size of each template. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Test Template
Update an Existing Test Template
View an Existing Test Template
Download an Existing Test Template
Remove a Test Template

Add a New Test Template

1. To add a new test template to the system, click the Add/Update button located at the bottom of the list.
2. The Upload Files: Choose a File screen is now displayed.
   - A single data entry field appears on the screen with a Browse button. Click the Browse button.
   - A Choose File popup box appears which is similar to a standard Windows Explorer window.
     Browse to the drive/folder where the template is saved.
   - Highlight the name of the desired Adobe Acrobat (.pdf) file, then press the Open button. (You may also simply double-click the filename.) The Choose File popup box will close automatically, and the name of the file now appears in the data entry field.
   - Click the Submit button to upload this file to the e-SURETY™ system.
   - To clear the filename that appears in the field, click the Reset button.
To return to the **Test Templates** screen without uploading a new template, click the **Return** button.

3. The **Upload File: Review** screen is now displayed.
   - A number of lines of information plus data entry fields will be displayed on the resulting screen.
     - **Status** -- this will display *New* for any template being added for the first time
     - **Version** -- this will display *1* for any template being added for the first time
     - **Application** -- the system recognizes and displays the type of file being uploaded; for all test templates, this will display *Adobe Acrobat (*.pdf)* preceded by its corresponding icon
     - **Storage Type** -- for all test templates, this will display *Document Set Tests*
     - **Size** -- the system recognizes and displays the file size of the file being uploaded
     - **Title** -- if desired, enter a title for the file being uploaded *[max length: 150 characters]*
     - **Subject** -- if desired, enter a subject for the file being uploaded *[max length: 60 characters]*
     - **Author** -- if desired, enter the name of the individual who created the file being uploaded *[max length: 60 characters]*
     - **Keywords** - if desired, enter any keywords for the file being uploaded *[max length: 100 characters]*
     - **Comments** -- if desired, enter any comments you wish to be associated with the file being uploaded *[max length: 500 characters]*

   **NOTE**: If any document properties were entered when the file was created in its parent application, the system will populate the Title, Subject, Author, and Keywords fields automatically with this information. Within Adobe Acrobat, these properties can be set using the **File >> Document Properties >> Summary** option.

   - When all of the information has been entered, click the **Continue >>>** button.
   - To return to the **Test Templates** screen without updating the record, click the **Return** button.

   **NOTE**: Occasionally the system may recognize that a file being added is one that existed previously in the system but was deleted or otherwise removed. In this case, a message will appear in red at the top of the screen indicating that the file is in "Recovery Mode". This merely means that although the system recognizes it as a previously-entered report, it will be entered now as a new file. As such, versioning will begin numbering at "1" and the appropriate "tagging" of the document will be reset from that point forward.
4. The **Upload File: Completed** screen is now displayed. This screen simply displays all of the information that was entered in the previous step, with the addition of a field indicating the FcsSuretyID assigned by the system to that particular template version. This ID number is used by the system and its developers; the typical **e-SURETY™** user may disregard this information.

5. To return to the **Test Templates** screen to continue working with the template, click the **Return** button.

**Update an Existing Test Template**

For the average Windows users, to "update" a file means to open it in its source application and make modifications to it, then perhaps replace an older version elsewhere in their file system with the updated one by simply copying over it. In the **e-SURETY™** system, the process is similar but includes one important exception: the document to be updated **must first be downloaded from the system** before any modifications are made. This is to ensure the integrity of the document brokering system and maintain control over the versioning of the file.

1. To update an existing template within the system, begin by downloading the most current version maintained within the system. For more information, please refer to **Download an Existing Test Template** below.
   - If you try to update an existing template by simply re-adding a modified version from your local machine without ever having downloaded the file, the system will not recognize that the template existed previously and will display a duplicate entry for that template in the listing.
   - If you have downloaded the template previously but forget to do so prior to attempting an update, the system will display an error message reminding you to download and modify the most current version of the file.

   **NOTE:** It is strongly recommended, therefore, that you download a template **immediately** after adding it for the first time so that the system will properly "tag" the document and recognize it upon future updates.

2. Open the source application for test templates, in this case Adobe Acrobat, and make any necessary changes to the .pdf file. Save your changes, and return to the **Test Templates** screen within the **e-SURETY™** system. Click the **Add/Update** button located at the bottom of the list.

3. The **Upload Files: Choose a File** screen is now displayed.
   - A single data entry field appears on the screen with a **Browse** button. Click the **Browse** button.
   - When the **Choose File** popup box appears, browse to the drive/folder where the modified template is saved.
   - Highlight the name of the desired Adobe Acrobat (.pdf) file, then press the **Open** button. (You may also simply double-click the filename.) The **Choose File** popup box will close automatically, and the name of the file now appears in the data entry field.
Click the Submit button to update this file in the e-SURETY™ system.

To clear the filename that appears in the field, click the Reset button.

To return to the Test Templates screen without updating an existing template, click the Return button.

4. The Upload File: Review screen is now displayed.
   - A number of lines of information plus data entry fields will be displayed on the resulting screen.
     - Status -- this will now display Existing for a template that has been previously downloaded and subsequently updated
     - Version -- this will now display 2 for a template being updated for the first time, or the appropriate version number if the template has been modified previously
     - Application -- the system recognizes and displays the type of file being updated; for all templates, this will display Adobe Acrobat (*.pdf) preceded by its corresponding icon
     - Storage Type -- for all test templates, this will display Report Templates
     - Size -- the system recognizes and displays the file size of the file being updated
     - Title -- if desired, modify the title of the file being updated
     - Subject -- if desired, modify the subject of the file being updated
     - Author -- if desired, modify the name of the individual who is updating the file
     - Keywords - if desired, modify any keywords for the file being updated
     - Comments -- if desired, modify the comments you wish to be associated with the file being updated

5. The Upload File: Completed screen is now displayed, showing the new version number of the test template.

6. To return to the Test Templates screen to continue working with the template, click the Return button.

View an Existing Test Template

Choose the "View" option to test a template using sample data. In order to do so, you must know the number of an existing bond in the system. Try to choose a bond type that has similar fields as those used on the template you are testing so that as many of your form fields will be populated with data as possible.
1. To test an existing template in the system, locate the template in the listing and click the corresponding View hotspot on the right.

2. In the Bond Number field, type the bond number of any previously approved bond and click the Submit button.

3. Adobe Acrobat will be launched in the main "payload" area of $e-SURETY^{TM}$, and the bond form will appear onscreen with the data from the sample bond overlaid in the corresponding fields on your template.

4. The bond form may be printed by clicking the appropriate icon within the Adobe Acrobat window.

5. To return to the Test Templates screen, click the Back button of your browser or click the Test Templates hotspot on the left navigation menu.

### Download an Existing Test Template

Choose the "Download" option every time you wish to make any modifications to a test template that was previously uploaded to the system.

1. To download an existing test template in the system, locate the template in the listing and click the corresponding Download hotspot on the right.

2. A File Download popup box will appear with the following options: Open this file from its current location or Save this file to disk. Select the option to Save and click the OK button.

3. A Save As popup box is now displayed. This is similar to a standard Windows Save window. Browse to the drive/folder where the template you wish to replace with the system version is stored.
   - You will see that the default name for the file you are downloading is not the same as a the file you originally uploaded. It appears with the 20-digit unique identifier code assigned by the system. To replace the file on your local machine with the system version, simply click the name of file you wish to update and press the Save button. A popup will appear confirming that you wish to replace your local version. Click Yes.

4. If you select the option to Open the file, the template may open in Adobe Acrobat at a default location under the Temporary Internet Files folder on your machine. When you have finished making your modifications within Adobe Acrobat, be sure to select the option to Save As... instead of Save. Browse to the drive/folder where the template you wish to replace with the system version is stored and replace your local version with the one you have just modified.

### Remove a Test Template
After your template has been tested and modified to your satisfaction, upload the final version to the **Template Library** under the **Reference Tables** menu. After doing so, you may wish to remove it from the Test Templates area. Doing so results in the record being permanently deleted from the Test Templates screen only.

1. To remove an existing test template in the system, locate the test template in the listing and click the corresponding **Remove** hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the **Yes** hotspot to remove the test template from the list.

3. A message screen displays telling you that the record has been deleted, and the listing of all test templates is displayed again with the record now removed.

4. To return to the **Test Templates** screen without removing the record, click the **No** hotspot.
The `fcsVwRpt_Accounts` view is a union of three views. Though presented below in groups corresponding to each of the sub-views, all of the fields shown here can be used in custom selection formulas for any report based on the `fcsVwRpt_Accounts` view.

**NOTE:** Each of the sub-views can also be utilized in new custom report templates you may choose to create. When used in isolation, the three sub-views return the record sets described below.

- `fcsVwRpt_AccountInfo` -- this view returns one record per account, including all basic information about the account, such as is found on the Account > Summary screen of the `e-SURETY™` account administration area.

- `fcsVwRpt_AcctCompanies` -- this view returns multiple records per account, depending on how many companies have been entered for the account.

- `fcsVwRpt_AccountFins` -- this view returns multiple records per account, depending on how many annual financial statements have been entered for the lead company of the account. Each record contains both data entry figures and ratio calculations corresponding to the statement.

When combined in the `fcsVwRpt_Accounts` view, the results returned consist of a single "super" record per account, consisting of (1) general account summary information, (2) information describing the lead company for the account, and (3) financial data from the most recent annual financial statement entered for the account's lead company.

Fields available for use in custom selection formulas in the `fcsVwRpt_Accounts` view are as follows:

- **Account Information** -- `fcsVwRpt_AccountInfo`

  - `AcctCommission` -- the commission rate (%) of the account as entered in the Account > Summary area of `e-SURETY™`

  - `AcctCompleted` -- a Boolean flag indicating whether the account has been marked as complete in the Submit an Account or Incomplete Accounts area of `e-SURETY™`, represented in the database as 0 for false (incomplete) or 1 for true (completed)*

  - `AcctCreditLimitAggreg` -- the credit line (aggregate) of the account as entered in the Account > Summary area of `e-SURETY™`

  - `AcctCreditLimitSingle` -- the credit line (single) of the account as entered in the Account > Summary area of `e-SURETY™`

  - `AcctDateCreated` -- the time-date stamp assigned to the account record when it was first created;
formatted in the database as *m/d/yyyy hh:mm:ss PM*

- **AcctLineUtilized** -- the total exposure of the account, or line utilized, as calculated by the system and displayed in the Account > Summary area of *e-SURETY™*

- **AcctLOCExpire** -- the line of credit expiration date as entered in the Account > Summary area of *e-SURETY™*

- **AcctName** -- the name of the account as entered in the Account > Summary area of *e-SURETY™*

- **AcctNumber** -- the account number automatically assigned by the system when the account was manually approved

- **AcctRateDescription** -- the rate description for the account as entered in the Account > Summary area of *e-SURETY™*

- **AcctRateFactor** -- the rate factor for the account as entered in the Account > Summary area of *e-SURETY™*

- **AcctRateType** -- the rate type for the account as entered in the Account > Summary area of *e-SURETY™*

- **AcctState** -- the two-character abbreviation for the account state as entered in the Account > Summary area of *e-SURETY™*, e.g. "FL" or "VA"

- **AcctStateName** -- the full text name of the account state as entered in the Account > Summary area of *e-SURETY™*, e.g. "Florida" or "Virginia"

- **AcctStatus** -- the status of the account; represented in the database as *Active, Suspended, Closed or Inactive*

- **AcctTracking** -- the tracking number automatically assigned by the system when the account was first created, stored in the database as a string

- **AgenCode** -- the agency code as entered in the System Tables area of *e-SURETY™*

- **AgenCompany** -- the name of the agency as entered in the System Tables area of *e-SURETY™*

- **AnstDescription** -- the action status of the last action performed for the account

- **AntvDescription** -- the last action performed for the account

- **AppCode** -- the application configuration code as entered in the Maintain Applications area of *e-SURETY™*

- **AppType** -- the name of the application type for the account as entered in the Maintain Applications area of *e-SURETY™*

- **BranchCode** -- the code of the branch associated with the account as entered in the System Tables area
BranchName -- the name of the branch associated with the account as entered in the System Tables area

IndemnifyYN -- a special string field containing a "0" if any one of the account's principals will not personally indemnify the account as entered during the Submit an Account > Application process; if all principals will indemnify, the field will be blank; displayed in the report as Y or N

RegionName -- the name of the region associated with the account as entered in the System Tables area

UWName -- the full name of the underwriter, if any, as entered in the Account > Summary area

---

Lead company information -- fcsVwRpt_AcctCompanies
-- not all fields may be asked within each client's application; refer to the Contract Application Questions report for exact fields used in your custom system

AccoAddress1 -- the address1 of the lead company as entered during the Submit an Account > Application process

AccoAddress2 -- the address2 of the lead company as entered during the Submit an Account > Application process

AccoAreaOfOper -- the area of operation of the lead company as entered during the Submit an Account > Application process

AccoBizType -- the business structure of the lead company as entered during the Submit an Account > Application process

AccoCity -- the city of the lead company as entered during the Submit an Account > Application process

AccoContractTrade -- the contracting trades of the lead company as entered during the Submit an Account > Application process (if validation type = text)

AccoContractTrades -- the contracting trades of the lead company as entered during the Submit an Account > Application process (if validation type = dropdown)

AccoDBCredit -- the D&B credit stress score of the lead company as entered during the Submit an Account > Application process

AccoDBRating -- the D&B financial stress score (or "D&B rating") of the lead company as entered during the Submit an Account > Application process

AccoDunBrad -- the D&B number of the lead company as entered during the Submit an Account > Application process
- **AccoFax** -- the fax number of the lead company as entered during the Submit an Account > Application process
- **AccoFEIN** -- the Federal Tax ID number of the lead company as entered during the Submit an Account > Application process
- **AccoFiscalEnd** -- the fiscal year end of the lead company as entered during the Submit an Account > Application process
- **AccoIncState** -- the state of incorporation of the lead company as entered during the Submit an Account > Application process
- **AccoName** -- the name of the lead company as entered during the Submit an Account > Application process
- **AccoPayRecord** -- the Paydex rating of the lead company as entered during the Submit an Account > Application process
- **AccoPdxRatingDate** -- the date of the Paydex rating for the lead company as entered during the Submit an Account > Application process
- **AccoPhone** -- the phone number of the lead company as entered during the Submit an Account > Application process
- **AccoRatingDate** -- the date of the D&B rating for the lead company as entered during the Submit an Account > Application process
- **AccoSaaCodes** -- the SAA codes for the lead company as entered during the Submit an Account > Application process
- **AccoSICNumber** -- the SIC number of the lead company as entered during the Submit an Account > Application process
- **AccoState** -- the zip code of the lead company as entered during the Submit an Account > Application process
- **AccoZip** -- the address1 of the lead company as entered during the Submit an Account > Application process
- **AcctName** -- the name of the account as entered in the Account > Summary area of **e-SURETY™**

  **Financial analysis information** -- fcsVwRpt_AccountFins
- **AccountName** -- the name of the account as entered in the Account > Summary area of **e-SURETY™**
- **AccountNumber** -- the account number automatically assigned by the system when the account was manually approved
• AssetTurnover -- Asset Turnover figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

• BankDebtEquity -- Bank Debt to Equity figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

• AccfActgBasis -- The accounting basis as entered in the annual CFS for the lead company of the account; represented in the database as Pro Forma, Audit, Review, Compilation, Internal or Other

• AccfCashAdj -- Cash (Adjusted) figure as entered in the annual CFS for the lead company of the account

• AccfGrossProfitGiv -- Gross Profit figure as entered in the annual CFS for the lead company of the account

• AccfLastFullDate -- The statement date as entered in the annual CFS for the lead company of the account

• AccfLineCreditAdj -- Notes to Bank (Adjusted) figure as entered in the annual CFS for the lead company of the account

• AccfNetIncomeGiv -- Net Income figure as entered in the annual CFS for the lead company of the account

• AccfNetWorthAdj -- Net Worth (Adjusted) figure as calculated by the system from data entered in the annual CFS for the lead company of the account

• AccfOverbillingsAdj -- Overbillings (Adjusted) figure as entered in the annual CFS for the lead company of the account

• AccfRevenuesGiv -- Revenues figure as entered in the annual CFS for the lead company of the account

• AccfStatemtPeriod -- The statement period as entered in the annual CFS for the lead company of the account; represented in the database as Annual, Semi-Annual, or Quarterly

• AccfUnderbillingsAdj -- Underbillings (Adjusted) figure as entered in the annual CFS for the lead company of the account

• AccfWorkingCapitalAdj -- Working Capital (Adjusted) figure as calculated by the system from data entered in the annual CFS for the lead company of the account

• CostSalesSales -- Cost of Sales to Sales figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

• CurrLiabEquity -- Current Liability to Equity figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

• CurrRatio -- Current Ratio figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

• DaysCash -- Days Cash figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen
- **DebtEquity** -- Debt to Equity figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **EquityGAExp** -- Equity to G&A Expenses figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **GAEquityExp** -- G&A Expenses to Equity figure as calculated by the system based on data entered in the annual CFS for the lead company of the account

- **GrossMargin** -- Gross Margin figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **NetMargin** -- Net Margin figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **OperExpSales** -- Operating Expenses to Sales figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **OperMargin** -- Operating Margin figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **QuickRatio** -- Quick Ratio figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **ROA** -- Return on Assets figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **ROE** -- Return on Equity figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **ROS** -- Return on Sales figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **SalesEquity** -- Sales to Equity figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **SalesInv** -- Sales to Inventory figure as calculated by the system based on data entered in the annual CFS for the lead company of the account and displayed on the Financial Analysis > Ratios screen

- **UnderbillingWC** -- Underbillings to Working Capital figure as calculated by the system based on data entered in the annual CFS for the lead company of the account

Whenever Boolean fields are used in the Report Administration area of e-SURETY™, the bond administrator should use the words *true* and *false* instead of 0 or 1 in the selection formula, for example: `{Tablename.Fieldname} = false`.

*Back*
fcsRptActivities

Fields available for use in custom selection formulas in the fcsRptActivities table are as follows:

- **AcstDescription** -- the result of the bond activity; represented in the database as *Approved*, *Rejected* or *Under Review* for Automatic activity types and NULL for Manual activity types

- **ActivityType** -- indicates whether the bond activity was automatically or manually transacted; represented in the database as *Automatic* or *Manual*

- **ActvDescription** -- describes the bond activity; represented in the database as follows (includes both automatic and manual activities):
  - New Bond Purchase
  - New Bond Manual Approval
  - New Bond Manual Rejection
  - Bond Renewal
  - Renewal Manual Approval
  - Renewal Manual Rejection
  - Bid Bond Conversion
  - Bid Conversion Manual Approval
  - Bid Conversion Manual Rejection

- **AgenCode** -- the agency code as entered in the System Tables area of e-SURETY™

- **AgenCompany** -- the name of the agency as entered in the System Tables area of e-SURETY™

- **BcatDescription** -- the name of the bond category as entered in the Reference Tables area of e-SURETY™

- **BclsDescription** -- the name of the bond class as entered in the Reference Tables area of e-SURETY™

- **BondDateCreated** -- the time-date stamp assigned to the bond when it was entered into the system (regardless of bond's effective date); formatted in the database as *m/d/yyyy hh:mm:ss PM*

- **BondIssueState** -- the two-character abbreviation for the bond issue state, e.g. "FL" or "VA"

- **BondIssueStateName** -- the full text name of the bond issue state, e.g. "Florida" or "Virginia"

- **BondNumber** -- the bond number as it appears on the bond form

- **BranchCode** -- the branch code as entered in the System Tables area of e-SURETY™
• BranchName -- the name of the branch as entered in the System Tables area of e-SURETY™

• BtypBondTitle -- the title of the bond category as entered in the Build a Bond > Configure Bond Type area of e-SURETY™

• BverEffectiveDate -- the effective date of the bond; formatted in the standard report as m/d/yy

• BverEffectiveMonth -- the month of the bond's effective date; represented in the database as a number from 1 to 12

• BverEffectiveMonthName -- the full text name of the month of the bond's effective date; represented in the database as April etc.

• BverEffectiveMonthNameZ -- this field should be used in place of BverEffectiveMonthName when entering the month as dynamic report detail (only) in order to ensure that the months are ordered correctly; represented in the database as (01) January, (02) February, etc.; note: use BverEffectiveMonthName in actual selection formulas

• BverEffectiveQuarter -- the calendar-year quarter in which the bond's effective date falls; represented in the database as 1, 2, 3 or 4

• BverEffectiveQuarterName -- the full text name of the quarter in which the bond's effective date falls; represented in the database as First, Second, Third or Fourth

• BverEffectiveQuarterNameZ -- this field should be used in place of BverEffectiveQuarterName when entering the quarter as dynamic report detail (only) in order to ensure that the quarters are ordered correctly; represented in the database as (1) First, (2) Second, (3) Third or (4) Fourth, note: use BverEffectiveQuarterName in actual selection formulas

• BverEffectiveYear -- the year of the bond's effective date; formatted in the database as yyyy

• BverExpireDate -- the expiration date of the bond; formatted in the standard report as m/d/yy

• BverMod -- the "mod" or version number of the bond; formatted in the database as a whole number, e.g. 1 or 2

• BverPenalty -- the penalty or bond amount; formatted in the database as #,###.##

• BverPrem -- the base premium amount; formatted in the database as #,###.##

• BverPremTax -- any applicable taxes; formatted in the database as #,###.##

• BverSurcharge -- the surcharge amount; formatted in the database as #,###.##

• BverTotalPrem -- the total premium amount, including any taxes and surcharges; formatted in the database as #,###.##

• BverTrackNumber -- the 20-digit system-generated tracking number assigned to a bond, as seen in the Find a Bond and View Bond areas of e-SURETY™
• CarCompany -- the name of the carrier as entered in the System Tables area of e-SURETY™

• CarCompCode -- the carrier code as entered in the System Tables area of e-SURETY™

• DescCombine -- a field that combines the ActvDescription and AcstDescription fields into one, e.g. New Bond Purchase Under Review or Bond Renewal Approved

• Interface -- the e-SURETY™ system module in which the bonds were written; represented in the database as Commercial or Contract

• RecordCount -- a count of "1" given to each record in the database table which can be used to tally the number of records in a collection

• RegionName -- the name of the region as entered in the System Tables area of e-SURETY™

• SecurityLevelName -- the e-SURETY™ level assigned to the system user, represented in the database as Administrator, CSR, Agent or Reinsurer
fcsVwRpt_Agencies

Fields available for use in custom selection formulas in the fcsVwRpt_Agencies table are as follows:

- **AgenCode** -- the agency code as entered in the System Tables area of e-SURETY™
- **AgenCompany** -- the name of the agency as entered in the System Tables area of e-SURETY™
- **AgenTaxID** -- the tax ID of the agency as entered in the System Tables area of e-SURETY™
- **AgenAddress1** -- the address1 of the agency as entered in the System Tables area of e-SURETY™
- **AgenAddress2** -- the address2 of the agency as entered in the System Tables area of e-SURETY™
- **AgenCity** -- the city of the agency as entered in the System Tables area of e-SURETY™
- **AgenState** -- the two-character abbreviation for the agency state, e.g. "FL" or "VA"
- **AgenStateName** -- the full text name of the agency state, e.g. "Florida" or "Virginia"
- **AgenZipCode** -- the zip code of the agency as entered in the System Tables area of e-SURETY™
- **AgenWorkPhone** -- the telephone number of the agency as entered in the System Tables area of e-SURETY™
- **AgenFaxPhone** -- the fax number of the agency as entered in the System Tables area of e-SURETY™
- **AgenDefComm** -- the default commission of the agency as entered in the System Tables area of e-SURETY™, represented in the database as B for Agency Billed or D for Direct Billed

Whenever Boolean fields are used in the Report Administration area of e-SURETY™, the bond administrator should use the words *true* and *false* instead of 0 or 1 in the selection formula, for example:

\[(Tablename.Fieldname) = false.\]

Back
Fields available for use in custom selection formulas in the `fcsVwRpt_Agents` table are as follows:

- **UserFirstName** -- the first name of the agent as entered in the System Tables area of `e-SURETY™`, e.g. "Michael"
- **UserLastName** -- the last name of the agent as entered in the System Tables area of `e-SURETY™`, e.g. "Smith"
- **UserFullName** -- the first name and last name of the agent combined into a single field, e.g. "Michael Smith"
- **AgtProducerCode** -- the producer code of the agent as entered in the System Tables area of `e-SURETY™`
- **AgtAttInFact** -- a Boolean flag indicating whether the agent is designated as an attorney-in-fact for the agency, represented in the database as 0 for false (not an AIF) or 1 for true
- **AgtPCLicenses** -- the P&C license number of the agent as entered in the System Tables area of `e-SURETY™`
- **UserWorkPhone** -- the work phone number of the agent as entered in the System Tables area of `e-SURETY™`
- **UserWorkExt** -- the work phone extension of the agent as entered in the System Tables area of `e-SURETY™`
- **UserEmail** -- the email address of the agent as entered in the System Tables area of `e-SURETY™`
- **AgenCode** -- the agency code as entered in the System Tables area of `e-SURETY™`
- **AgenCompany** -- the name of the agency as entered in the System Tables area of `e-SURETY™`
- **AgentAndCompany** -- the agent and agency name combined into a single field, e.g. "Smith, Michael (ABC Agency)"

Whenever Boolean fields are used in the Report Administration area of `e-SURETY™`, the bond administrator should use the words *true* and *false* instead of 0 or 1 in the selection formula, for example:

```
{Tablename.Fieldname} = false.
```
Fields available for use in custom selection formulas in the *fcsVwRpt_BondConfigurations* table are as follows:

- **ConfigCode** -- the configuration code for the bond type as defined in the Build a Bond > Configure Bond Type area of *e-SURETY™*
- **BondCompany** -- the name of the surety company as entered in the System Tables area of *e-SURETY™* and configured for the bond type in the Build a Bond > Configure Bond Type area
- **CarCompCode** -- the surety company code as entered in the System Tables area of *e-SURETY™*
- **BondState** -- the two-character abbreviation for the bond issue state, e.g. "FL" or "VA", as defined in the Build a Bond > Configure Bond Type area of *e-SURETY™* [Commercial bonds only]
- **BondStateName** -- the full text name of the bond issue state, e.g. "Florida" or "Virginia", as defined in the Build a Bond > Configure Bond Type area of *e-SURETY™* [Commercial bonds only]
- **Obligee** -- the obligee as entered in the System Tables area of *e-SURETY™* and configured for the bond type in the Build a Bond > Configure Bond Type area [Commercial bonds only]
- **BondClass** -- the name of the bond class as entered in the Reference Tables area of *e-SURETY™* and configured for the bond type in the Build a Bond > Configure Bond Type area
- **BondCategory** -- the name of the bond category as entered in the Reference Tables area of *e-SURETY™* and configured for the bond type in the Build a Bond > Configure Bond Type area
- **ContractBondYN** -- a Boolean flag indicating whether the bond type is configured as a Commercial or Contract bond, represented in the database as 0 for false (Commercial bond) or 1 for true (Contract bond)*
- **BondTitle** -- the title of the bond type as entered in the Build a Bond > Configure Bond Type area of *e-SURETY™*
- **SaaCode** -- the SAA Code as entered in the Reference Tables area of *e-SURETY™* and configured for the bond type in the Build a Bond > Configure Bond Type area, represented in the database as a number, e.g., 120, 304, etc.
- **TermOrAnnual** -- the premium calculation configured for the bond type in the Build a Bond > Configure Bond Terms area of *e-SURETY™*, represented in the database as *T* for Term, *A* for Annual, or *C* for Continuous [Commercial bonds only]
- **BondDuration** -- the duration configured for the bond type in the Build a Bond > Configure Bond Terms area of *e-SURETY™*, represented in the database as a number, e.g., 1, 2, etc. [Commercial bonds only]
- **DurationType** -- the duration type configured for a *term* bond type in the Build a Bond > Configure Bond Terms area of *e-SURETY™*, represented in the database as *d* for Days, *w* for Weeks, *m* for
Months, or yyyy for Years [Commercial bonds only]

- **PrepayPeriod** -- the prepay period configured for a annual bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as E for Even years, O for Odd years, or Y for Yearly/no prepay. [Commercial bonds only]

- **FixedOrVariablePenalty** -- a code identifying the bond type as having either a fixed or variable penalty, represented in the database as F for Fixed or V for Variable

- **FixedPenaltyAmt** -- the amount configured for a fixed penalty bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented database as a number, e.g., 10000, 25000, etc.

- **MinVariablePenalty** -- the minimum penalty amount configured for a variable penalty bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented database as a number, e.g., 10000, 25000, etc.

- **MaxVariablePenalty** -- the maximum penalty amount configured for the variable penalty bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented database as a number, e.g., 10000, 25000, etc.

- **MinimumPremium** -- the minimum premium amount configured for a variable penalty or variable rate bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented database as a number, e.g., 100, 250, etc.

- **FixedOrVariableRate** -- a code identifying the bond type as having either a fixed or variable rate type, represented in the database as F for Fixed or V for Variable

- **FixedRateAmt** -- either the full premium amount (if fixed penalty) or fixed rate/unit (if variable penalty) configured for a fixed rate bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented database as a number, e.g., 25, 1000, etc.

- **RateTable** -- the name of the rate table as entered in the Reference Tables area of e-SURETY™ and configured for a variable rate bond type in the Build a Bond > Configure Bond Terms area

- **RateDeparture** -- the rate departure of the bond type as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™

- **CancelNotice** -- the number of days required for cancellation notification for the bond type as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™ [Commercial bonds only]

- **AutoOrManualRenewal** -- the renewal method of the bond type as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as listed below: [Commercial bonds only]
  - NR -- non-renewing bonds
  - AN -- auto renewal
- AC -- auto renewal with continuation certificate
- AV -- auto renewal with verification certificate
- RN -- manual renewal
- RC -- manual renewal with continuation certificate
- RV -- manual renewal with verification certificate

- **RenewalLead** -- the number of days renewal notification lead time for the bond type as entered in the Build a Bond > Configure Bond Terms area of **e-SURETY™** [Commercial bonds only]

- **SpecifiedOrCalcExpiration** -- the expiration method configured for the bond type in the Build a Bond > Configure Bond Terms area of **e-SURETY™**, represented in the database as *C* for Calculated or *S* for Specified [Commercial bonds only]

- **ExpireDateType** -- the expiration type configured for a specified end date bond type in the Build a Bond > Configure Bond Terms area of **e-SURETY™**, represented in the database as listed below: [Commercial bonds only]
  - D -- day of month
  - S -- specific date
  - B -- applicant birth date
  - A -- as entered on application

- **SpecifiedExpDate** -- the specific expiration date configured for a bond type with a specified end date of "D" or "S"; the month and date entered in the Build a Bond > Configure Bond Terms area of **e-SURETY™** are added to either the year 1899 or 1964 for proper storage in the database; formatted in the database as *yyyy-mm-dd hh:mm:ss PM*. [Commercial bonds only]

- **MinimumTerm** -- the number of minimum term days configured for a bond type with a specified end date as entered in the Build a Bond > Configure Bond Terms area of **e-SURETY™** [Commercial bonds only]

- **MultiYrDiscount** -- the multi-year discount of an annual bond type as entered in the Build a Bond > Configure Bond Terms area of **e-SURETY™** [Commercial bonds only]

- **PremTaxCode** -- the premium tax as entered in the Reference Tables area of **e-SURETY™** and configured for the bond type in the Build a Bond > Configure Bond Terms area [Contract bonds only]

- **Predate** -- the number of days the bond type can be predated as configured for the bond type in the Build a Bond > Configure Bond Details area

- **Postdate** -- the number of days the bond type can be postdated as configured for the bond type in the Build a Bond > Configure Bond Details area
• UserDefined1 - UserDefined10 -- ten available custom fields which may or may not be utilized depending on your system's configuration

Whenever Boolean fields are used in the Report Administration area of e-SURETY™, the bond administrator should use the words true and false instead of 0 or 1 in the selection formula, for example:

{Tablename.Fieldname} = false.
fcsBondTypes

Fields available for use in custom selection formulas in the fcsBondTypes table are as follows:

- **BtypCode** -- the configuration code for the bond type as defined in the Build a Bond > Configure Bond Type area of e-SURETY™

- **BtypState** -- the two-character abbreviation for the bond issue state, e.g. "FL" or "VA", as defined in the Build a Bond > Configure Bond Type area of e-SURETY™ [Commercial bonds only]

- **SaaCode** -- the SAA Code as entered in the Reference Tables area of e-SURETY™ and configured for the bond type in the Build a Bond > Configure Bond Type area, represented in the database as a number, e.g., 120, 304, etc.

- **BtypBondTitle** -- the title of the bond type as entered in the Build a Bond > Configure Bond Type area of e-SURETY™

- **BtypPremiumCalc** -- the premium calculation configured for the bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as T for Term, A for Annual, or C for Continuous [Commercial bonds only]

- **BtypDuration** -- the duration configured for the bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as a number, e.g., 1, 2, etc. [Commercial bonds only]

- **BtypDurationType** -- the duration type configured for a term bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as d for Days, w for Weeks, m for Months, or yyyy for Years [Commercial bonds only]

- **BtypRenewalPeriod** -- the prepay period configured for a annual bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as E for Even years, O for Odd years, or Y for Yearly/no prepay. [Commercial bonds only]

- **BtypPenalty** -- the amount configured for a fixed penalty bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented database as a number, e.g., 10000, 25000, etc.

- **BtypPenaltyType** -- a code identifying the bond type as having either a fixed or variable penalty, represented in the database as F for Fixed or V for Variable

- **BtypMinLimit** -- the minimum penalty amount configured for a variable penalty bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented database as a number, e.g., 10000, 25000, etc.

- **BtypMaxLimit** -- the maximum penalty amount configured for the variable penalty bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented database as a number, e.g., 10000, 25000, etc.
- **BtypMinimumPremium** -- the minimum premium amount configured for a variable penalty or variable rate bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as a number, e.g., 100, 250, etc.

- **BtypRateType** -- a code identifying the bond type as having either a fixed or variable rate type, represented in the database as F for Fixed or V for Variable

- **BtypFixedAmount** -- either the full premium amount (if fixed penalty) or fixed rate/unit (if variable penalty) configured for a fixed rate bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as a number, e.g., 25, 1000, etc.

- **BtypRenewalCode** -- the renewal method of the bond type as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as listed below: [Commercial bonds only]
  - NR -- non-renewing bonds
  - AN -- auto renewal
  - AC -- auto renewal with continuation certificate
  - AV -- auto renewal with verification certificate
  - RN -- manual renewal
  - RC -- manual renewal with continuation certificate
  - RV -- manual renewal with verification certificate

- **BtypRenewalLead** -- the number of days renewal notification lead time for the bond type as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™ [Commercial bonds only]

- **BtypCnclNotice** -- the number of days required for cancellation notification for the bond type as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™ [Commercial bonds only]

- **BtypExpireType** -- the expiration method configured for the bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as C for Calculated or S for Specified [Commercial bonds only]

- **BtypSpecifiedType** -- the expiration type configured for a specified end date bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as listed below: [Commercial bonds only]
  - D -- day of month
  - S -- specific date
  - B -- applicant birth date
  - A -- as entered on application
• **BtypSpecificDate** -- the specific expiration date configured for a bond type with a specified end date of "D" or "S"; the month and date entered in the Build a Bond > Configure Bond Terms area of e-SURETY™ are added to either the year 1899 or 1964 for proper storage in the database; formatted in the database as yyyy-mm-dd hh:mm:ss PM. [Commercial bonds only]

• **BtypMinimumTerm** -- the number of minimum term days configured for a bond type with a specified end date as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™

• **BtypDiscount** -- the multi-year discount of an annual bond type as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™[Commercial bonds only]

• **BtypBilling** -- the payment options configured for the bond type in the Build a Bond > Configure Bond Terms area of e-SURETY™, represented in the database as B for Agency Billed, D for Direct Billed, or A for Use Agency Default

• **BtypPredate** -- the number of days the bond type can be predated as configured for the bond type in the Build a Bond > Configure Bond Details area

• **BtypPostdate** -- the number of days the bond type can be postdated as configured for the bond type in the Build a Bond > Configure Bond Details area

• **BtypRateDep** -- the rate departure of the bond type as entered in the Build a Bond > Configure Bond Terms area of e-SURETY™

• **BtypMiscVal1 - BtypMiscVal10** -- ten available custom fields which may or may not be utilized depending on your system's configuration
Fields available for use in custom selection formulas in the `fcsVwRpt_CurrBonds` table are as follows:

- **AgenCode** -- the agency code as entered in the System Tables area of `e-SURETY™`
- **AgenCompany** -- the name of the agency as entered in the System Tables area of `e-SURETY™`
- **ApclName** -- the full name of the principal as it appears on the bond form
- **BcatDescription** -- the name of the bond category as entered in the Reference Tables area of `e-SURETY™`
- **BondIssueState** -- the two-character abbreviation for the bond issue state, e.g. "FL" or "VA"
- **BondNumber** -- the bond number as it appears on the bond form
- **BranchCode** -- the branch code as entered in the System Tables area of `e-SURETY™`
- **BranchName** -- the name of the branch as entered in the System Tables area of `e-SURETY™`
- **BverExpireDate** -- the expiration date of the bond; formatted in the standard report as `m/d/yy`
- **CarCompany** -- the name of the carrier as entered in the System Tables area of `e-SURETY™`
- **OblgName** -- the name of the obligee as it appears on the bond form
- **RegionName** -- the name of the region as entered in the System Tables area of `e-SURETY™`
Fields available for use in custom selection formulas in the **fcsRptExpiration** table are as follows:

- **ActvDescription** -- describes the bond activity; represented in the database as follows:
  - Bond Cancellation Initiation
  - Bond Cancellation

- **ActvID** -- the code representing the bond activity, represented in the database as follows:
  - 4 -- *Bond Cancellation Initiation*
  - 16384 -- *Bond Cancellation*

- **AgenCode** -- the agency code as entered in the System Tables area of [e-SURETY™](#)

- **AgenCompany** -- the name of the agency as entered in the System Tables area of [e-SURETY™](#)

- **ApclName** -- the full name of the principal as it appears on the bond form

- **BcatDescription** -- the name of the bond category as entered in the Reference Tables area of [e-SURETY™](#)

- **BclsDescription** -- the name of the bond class as entered in the Reference Tables area of [e-SURETY™](#)

- **BondDateCreated** -- the time-date stamp assigned to the bond when it was entered into the system (regardless of bond's effective date); formatted in the database as *m/d/yyyy hh:mm:ss PM*

- **BondIssueState** -- the two-character abbreviation for the bond issue state, e.g. "FL" or "VA"

- **BondIssueStateName** -- the full text name of the bond issue state, e.g. "Florida" or "Virginia"

- **BondNumber** -- the bond number as it appears on the bond form

- **BtypBondTitle** -- the title of the bond category as entered in the Build a Bond > Configure Bond Type area of [e-SURETY™](#)

- **BverCmnsAmt** -- the agency commission amount as calculated by the system

- **BverCmnsRate** -- the agency commission percentage as defined in the bond's configuration or entered at the time of bond purchase, represented in the database as ##.##

- **BverEffectiveDate** -- the effective date of the bond; formatted in the standard report as *m/d/yy*

- **BverMod** -- the "mod" or version number of the bond; formatted in the database as a whole number, e.g. 1 or 2

- **BverPenalty** -- the penalty or bond amount; formatted in the database as #,###.##
- BverPrem -- the base premium amount; formatted in the database as #,###.##
- BverPremTax -- any applicable taxes; formatted in the database as #,###.##
- BverSurcharge -- the surcharge amount; formatted in the database as #,###.##
- BverTotalPrem -- the total premium amount, including any taxes and surcharges; formatted in the database as #,###.##
- BverTrackNumber -- the 20-digit system-generated tracking number assigned to a bond, as seen in the Find a Bond and View Bond areas of e-SURETY™
- CarCompany -- the name of the carrier as entered in the System Tables area of e-SURETY™
- CarCompCode -- the carrier code as entered in the System Tables area of e-SURETY™
- EndDate -- the expiration date of the bond; formatted in the standard report as m/d/yy
- EndMonth -- the month of the bond's effective date; represented in the database as a number from 1 to 12
- EndMonthName -- the full text name of the month of the bond's effective date; represented in the database as April etc.
- EndMonthNameZ -- this field should be used in place of BverExpireMonthName when entering the month as dynamic report detail (only) in order to ensure that the months are ordered correctly; represented in the database as (01) January, (02) February, etc.; note: use BverExpireMonthName in actual selection formulas
- EndQuarter -- the calendar-year quarter in which the bond's effective date falls; represented in the database as 1, 2, 3 or 4
- EndQuarterName -- the full text name of the quarter in which the bond's effective date falls; represented in the database as First, Second, Third or Fourth
- EndQuarterNameZ -- this field should be used in place of BverExpireQuarterName when entering the quarter as dynamic report detail (only) in order to ensure that the quarters are ordered correctly; represented in the database as (1) First, (2) Second, (3) Third or (4) Fourth, note: use BverExpireQuarterName in actual selection formulas
- EndYear -- the expiration year of the bond; formatted in the database as yyyy
- Interface -- the e-SURETY™ system module in which the bonds were written; represented in the database as Commercial or Contract
- NumberDays -- has two meanings depending on the context of the report: for a expiration report, this field represents the number of days until bond expiration, e.g. 14 or 37; for a cancellation report, this fields represents the number of days since bond expiration, e.g. 18 or 118
- OblgName -- the name of the obligee as entered in the System Tables area of e-SURETY™
- RecordCount -- a count of “1” given to each record in the database table which can be used to tally the number of records in a collection

- SaaCode -- the number corresponding to the SAA code as defined in the bond's configuration type, e.g. 105 or 23
Fields available for use in custom selection formulas in the **fcsVwGenObligee** table are as follows:

- **OblgStateName** -- the full text name of the Generic Obligee state, e.g. "Florida" or "Virginia"
- **OblgState** -- the two-character abbreviation for the Generic Obligee state, e.g. "FL" or "VA"
- **GoblName** -- the name of the Generic Obligee as entered by users during the bond application process
- **GoblAddress1** -- the address1 of the Generic Obligee as entered by users during the bond application process
- **GoblAddress2** -- the address2 of the Generic Obligee as entered by users during the bond application process
- **GoblCity** -- the city of the Generic Obligee as entered by users during the bond application process
- **GoblZipCode** -- the zip code of the Generic Obligee as entered by users during the bond application process
- **GoblDateCreated** -- the date that the record was entered in the system via the bond application process

**Back**
Fields available for use in custom selection formulas in the *fcsVwRpt_NonPBR* table are as follows:

- **BondNumber** -- the bond number
- **BverEffectiveDate** -- the effective date of the bond; formatted in the database as *m/d/yyyy hh:mm:ss PM*
- **BverExpireDate** -- the expiration date of the bond; formatted in the database as *m/d/yyyy hh:mm:ss PM*
- **AclgDateCreated** -- the time-date stamp assigned to the rider action when it was approved; formatted in the report as *mm/dd/yyyy*
- **AgenCode** -- the agency code as entered in the System Tables area of *e-SURETY™*
- **AgenCompany** -- the name of the agency as entered in the System Tables area of *e-SURETY™*
- **BondStatus** -- for all records in this report, appears as "Non-Premium Bearing Rider Attachment Approved"
- **ApclName** -- the full name of the principal
- **ApclAddress1** -- the address1 of the principal
- **ApclAddress2** -- the address2 of the principal
- **ApclCity** -- the city of the principal
- **ApclState** -- the state of the principal
- **ApclCounty** -- the county of the principal
- **ApclZipCode** -- the zip code of the principal
- **ApclPhone** -- the phone number of the principal
- **ApclFax** -- the fax number of the principal
- **ApclEmailURL** -- the email address of the principal
- **BranchCode** -- the branch code as entered in the System Tables area of *e-SURETY™*
- **BranchName** -- the name of the branch as entered in the System Tables area of *e-SURETY™*
- **RegionName** -- the name of the region as entered in the System Tables area of *e-SURETY™*
fcsVwObligee

Fields available for use in custom selection formulas in the fcsVwObligee table are as follows:

- OblgStateName -- the full text name of the Obligee state, e.g. "Florida" or "Virginia"
- OblgState -- the two-character abbreviation for the Obligee state, e.g. "FL" or "VA"
- OblgName -- the name of the Obligee as entered in the System Tables area of e-SURETY™
- OblgAddress1 -- the address1 of the Obligee as entered in the System Tables area of e-SURETY™
- OblgAddress2 -- the address2 of the Obligee as entered in the System Tables area of e-SURETY™
- OblgCity -- the city of the Obligee as entered in the System Tables area of e-SURETY™
- OblgZipCode -- the zip code of the Obligee as entered in the System Tables area of e-SURETY™
- OblgIsDeleted -- a Boolean flag indicating whether the obligee has been inactivated in the System Tables area of e-SURETY™, represented in the database as 0 for false (active) or 1 for true (inactivated)*

*Whenever Boolean fields are used in the Report Administration area of e-SURETY™, the bond administrator should use the words true and false instead of 0 or 1 in the selection formula, for example: {Tablename.Fieldname} = false.
Fields available for use in custom selection formulas in the `fcsRptPremium` table are as follows:

- **AgenCode** -- the agency code as entered in the System Tables area of e-SURETY™
- **AgenCompany** -- the name of the agency as entered in the System Tables area of e-SURETY™
- **ApclName** -- the full name of the principal as it appears on the bond form
- **ApclSSNTaxID** -- the Social Security or tax ID number of the principal
- **BcatDescription** -- the name of the bond category as entered in the Reference Tables area of e-SURETY™ and configured for the bond type in the Build a Bond > Configure Bond Type area
- **BclsDescription** -- the name of the bond class as entered in the Reference Tables area of e-SURETY™ and configured for the bond type in the Build a Bond > Configure Bond Type area
- **BondDateCreated** -- the time-date stamp assigned to the bond when it was entered into the system (regardless of bond's effective date); formatted in the database as `m/d/yyyy hh:mm:ss PM`
- **BondIssueState** -- the two-character abbreviation for the bond issue state, e.g. "FL" or "VA"
- **BondIssueStateName** -- the full text name of the bond issue state, e.g. "Florida" or "Virginia"
- **BondNumber** -- the bond number as it appears on the bond form
- **BondUWFName** -- the first name of the underwriter assigned to this bond, if any
- **BondUWLName** -- the last name of the underwriter assigned to this bond, if any
- **BranchCode** -- the branch code as entered in the System Tables area of e-SURETY™
- **BranchName** -- the name of the branch as entered in the System Tables area of e-SURETY™
- **BtypBondTitle** -- the title of the bond as entered in the Build a Bond > Configure Bond Type area of e-SURETY™
- **BverCmnsAmt** -- the agency commission amount as calculated by the system
- **BverCmnsRate** -- the agency commission percentage as defined in the bond's configuration or entered at the time of bond purchase, represented in the database as `##.##`
- **BverEffectiveDate** -- the effective date of the bond; formatted in the standard report as `m/d/yy`
- **BverEffectiveMonth** -- the month of the bond's effective date; represented in the database as a number from 1 to 12
- **BverEffectiveMonthName** -- the full text name of the month of the bond's effective date; represented in the database as April etc.
BverEffectiveMonthNameZ -- this field should be used in place of BverEffectiveMonthName when entering the month as dynamic report detail (only) in order to ensure that the months are ordered correctly; represented in the database as (01) January, (02) February, etc.; note: use BverEffectiveMonthName in actual selection formulas.

BverEffectiveQuarter -- the calendar-year quarter in which the bond's effective date falls; represented in the database as 1, 2, 3 or 4.

BverEffectiveQuarterName -- the full text name of the quarter in which the bond's effective date falls; represented in the database as First, Second, Third or Fourth.

BverEffectiveQuarterNameZ -- this field should be used in place of BverEffectiveQuarterName when entering the quarter as dynamic report detail (only) in order to ensure that the quarters are ordered correctly; represented in the database as (1) First, (2) Second, (3) Third or (4) Fourth, note: use BverEffectiveQuarterName in actual selection formulas.

BverEffectiveYear -- the year of the bond's effective date; formatted in the database as yyyy.

BverExpireDate -- the expiration date of the bond; formatted in the standard report as m/d/yy.

BverMod -- the "mod" or version number of the bond; formatted in the database as a whole number, e.g. 1 or 2.

BverPenalty -- the penalty or bond amount; formatted in the database as #,###.##.

BverPrem -- the base premium amount; formatted in the database as #,###.##.

BverPremTax -- any applicable taxes; formatted in the database as #,###.##.

BverSurcharge -- the surcharge amount; formatted in the database as #,###.##.

BverTotalPrem -- the total premium amount, including any taxes and surcharges; formatted in the database as #,###.##.

BverTrackNumber -- the 20-digit system-generated tracking number assigned to a bond, as seen in the Find a Bond and View Bond areas of e-SURETY™.

CarCompany -- the name of the carrier as entered in the System Tables area of e-SURETY™.

CarCompCode -- the carrier code as entered in the System Tables area of e-SURETY™.

Interface -- the e-SURETY™ system module in which the bonds were written; represented in the database as Commercial or Contract.

OblgName -- the name of the obligee as entered in the System Tables area of e-SURETY™.

RecordCount -- a count of "1" given to each record in the database table which can be used to tally the number of records in a data group.
RegionName -- the name of the region as entered in the System Tables area of e-SURETY

ReinCode -- the reinsurance company code as entered in the System Tables area of e-SURETY

ReinName -- the name of the reinsurance company as entered in the System Tables area of e-SURETY

SaaCode -- the number corresponding to the SAA code as defined in the bond’s configuration type, e.g. 105 or 230

Back
Fields available for use in custom selection formulas in the fcsVwRpt_Premium view are identical to those in the fcsRptPremium table, with the addition of a field for generic obligee.

- AgenCode -- the agency code as entered in the System Tables area of e-SURETY™
- AgenCompany -- the name of the agency as entered in the System Tables area of e-SURETY™
- ApclName -- the full name of the principal as it appears on the bond form
- ApclSSNTaxID -- the Social Security or tax ID number of the principal
- BcatDescription -- the name of the bond category as entered in the Reference Tables area of e-SURETY™ and configured for the bond type in the Build a Bond > Configure Bond Type area
- BclsDescription -- the name of the bond class as entered in the Reference Tables area of e-SURETY™ and configured for the bond type in the Build a Bond > Configure Bond Type area
- BondDateCreated -- the time-date stamp assigned to the bond when it was entered into the system (regardless of bond's effective date); formatted in the database as m/d/yyyy hh:mm:ss PM
- BondIssueState -- the two-character abbreviation for the bond issue state, e.g. "FL" or "VA"
- BondIssueStateName -- the full text name of the bond issue state, e.g. "Florida" or "Virginia"
- BondNumber -- the bond number as it appears on the bond form
- BondUWFName -- the first name of the underwriter assigned to this bond, if any
- BondUWLName -- the last name of the underwriter assigned to this bond, if any
- BranchCode -- the branch code as entered in the System Tables area of e-SURETY™
- BranchName -- the name of the branch as entered in the System Tables area of e-SURETY™
- BtypBondTitle -- the title of the bond as entered in the Build a Bond > Configure Bond Type area of e-SURETY™
- BverCmnsAmt -- the agency commission amount as calculated by the system
- BverCmnsRate -- the agency commission percentage as defined in the bond's configuration or entered at the time of bond purchase, represented in the database as ##.##
- BverEffectiveDate -- the effective date of the bond; formatted in the standard report as m/d/yy
- BverEffectiveMonth -- the month of the bond's effective date; represented in the database as a number from 1 to 12
- BverEffectiveMonthName -- the full text name of the month of the bond's effective date; represented in the
database as April etc.

- **BverEffectiveMonthNameZ** -- this field should be used in place of BverEffectiveMonthName when entering the month as dynamic report detail (only) in order to ensure that the months are ordered correctly; represented in the database as (01) January, (02) February, etc.; note: use BverEffectiveMonthName in actual selection formulas

- **BverEffectiveQuarter** -- the calendar-year quarter in which the bond's effective date falls; represented in the database as 1, 2, 3 or 4

- **BverEffectiveQuarterName** -- the full text name of the quarter in which the bond's effective date falls; represented in the database as First, Second, Third or Fourth

- **BverEffectiveQuarterNameZ** -- this field should be used in place of BverEffectiveQuarterName when entering the quarter as dynamic report detail (only) in order to ensure that the quarters are ordered correctly; represented in the database as (1) First, (2) Second, (3) Third or (4) Fourth, note: use BverEffectiveQuarterName in actual selection formulas

- **BverEffectiveYear** -- the year of the bond's effective date; formatted in the database as yyyy

- **BverExpireDate** -- the expiration date of the bond; formatted in the standard report as m/d/yy

- **BverMod** -- the "mod" or version number of the bond; formatted in the database as a whole number, e.g. 1 or 2

- **BverPenalty** -- the penalty or bond amount; formatted in the database as #,###.##

- **BverPrem** -- the base premium amount; formatted in the database as #,###.##

- **BverPremTax** -- any applicable taxes; formatted in the database as #,###.##

- **BverSurcharge** -- the surcharge amount; formatted in the database as #,###.##

- **BverTotalPrem** -- the total premium amount, including any taxes and surcharges; formatted in the database as #,###.##

- **BverTrackNumber** -- the 20-digit system-generated tracking number assigned to a bond, as seen in the Find a Bond and View Bond areas of e-SURETY™

- **CarCompany** -- the name of the carrier as entered in the System Tables area of e-SURETY™

- **CarCompCode** -- the carrier code as entered in the System Tables area of e-SURETY™

- **OblgName** -- the name of the Generic Obligee as entered by users during the bond application process

- **Interface** -- the e-SURETY™ system module in which the bonds were written; represented in the database as Commercial or Contract

- **OblgName** -- the name of the obligee as entered in the System Tables area of e-SURETY™
• RecordCount -- a count of "1" given to each record in the database table which can be used to tally the number of records in a data group

• RegionName -- the name of the region as entered in the System Tables area of e-SURETY™

• ReinCode -- the reinsurance company code as entered in the System Tables area of e-SURETY™

• ReinName -- the name of the reinsurance company as entered in the System Tables area of e-SURETY™

• SaaCode -- the number corresponding to the SAA code as defined in the bond's configuration type, e.g. 105 or 230

Back
Fields available for use in custom selection formulas in the fcsRptRenewals table are as follows:

- **AgenCode** -- the agency code as entered in the System Tables area of e-SURETY™
- **AgenCompany** -- the name of the agency as entered in the System Tables area of e-SURETY™
- **ApciName** -- the full name of the principal as it appears on the bond form
- **BcatDescription** -- the name of the bond category as entered in the Reference Tables area of e-SURETY™
- **BclsDescription** -- the name of the bond class as entered in the Reference Tables area of e-SURETY™
- **BeenRenewed** -- a Boolean flag indicating whether the bond has been renewed, represented in the database as 0 for false (renewal not processed) or 1 for true (renewal processed)
- **BondDateCreated** -- the time-date stamp assigned to the bond when it was entered into the system (regardless of bond's effective date); formatted in the database as *m/d/yyyy hh:mm:ss PM*
- **BondIssueState** -- the two-character abbreviation for the bond issue state, e.g. "FL" or "VA"
- **BondIssueStateName** -- the full text name of the bond issue state, e.g. "Florida" or "Virginia"
- **BondNumber** -- the bond number as it appears on the bond form
- **BtypBondTitle** -- the title of the bond category as entered in the Build a Bond > Configure Bond Type area of e-SURETY™
- **BtypCnclNotice** -- the number of days for the cancellation notice period as entered in the Build a Bond: Configure Bond Terms area of e-SURETY™
- **BtypRenewalCode** -- the code assigned to the bond type corresponding to the Renewal Information defined in the bond's configuration, represented in the database as listed below:
  - **NR** -- *non-renewing bonds*
  - **AN** -- *auto renewal*
  - **AC** -- *auto renewal with continuation certificate*
  - **AV** -- *auto renewal with verification certificate*
  - **RN** -- *manual renewal*
  - **RC** -- *manual renewal with continuation certificate*
  - **RV** -- *manual renewal with verification certificate*
- BtypRenewalLead -- the number of days for the renewal notice period as entered in the Build a Bond: Configure Bond Terms area of e-SURETY™

- BverCmnsAmt -- the agency commission amount as calculated by the system

- BverCmnsRate -- the agency commission percentage as defined in the bond's configuration or entered at the time of bond purchase, represented in the database as ##.##

- BverEffectiveDate -- the effective date of the bond; formatted in the standard report as m/d/yy

- BverExpireDate -- the expiration date of the bond; formatted in the standard report as m/d/yy

- BverExpireMonth -- the month of the bond's effective date; represented in the database as a number from 1 to 12

- BverExpireMonthName -- the full text name of the month of the bond's effective date; represented in the database as April etc.

- BverExpireMonthNameZ -- this field should be used in place of BverExpireMonthName when entering the month as dynamic report detail (only) in order to ensure that the months are ordered correctly; represented in the database as (01) January, (02) February, etc.; note: use BverExpireMonthName in actual selection formulas

- BverExpireQuarter -- the calendar-year quarter in which the bond's effective date falls; represented in the database as 1, 2, 3 or 4

- BverExpireQuarterName -- the full text name of the quarter in which the bond's effective date falls; represented in the database as First, Second, Third or Fourth

- BverExpireQuarterNameZ -- this field should be used in place of BverExpireQuarterName when entering the quarter as dynamic report detail (only) in order to ensure that the quarters are ordered correctly; represented in the database as (1) First, (2) Second, (3) Third or (4) Fourth, note: use BverExpireQuarterName in actual selection formulas

- BverExpireYear -- the expiration year of the bond; formatted in the database as yyyy

- BverMod -- the version number of the bond; formatted in the database as a whole number, e.g. 1 or 2

- BverPenalty -- the penalty or bond amount; formatted in the database as #,###.##

- BverPrem -- the base premium amount; formatted in the database as #,###.##

- BverPremTax -- any applicable taxes; formatted in the database as #,###.##

- BverSurcharge -- the surcharge amount; formatted in the database as #,###.##

- BverTotalPrem -- the total premium amount, including any taxes and surcharges; formatted in the database as #,###.##
• BverTrackNumber -- the 20-digit system-generated tracking number assigned to a bond, as seen in the Find a Bond and View Bond areas of e-SURETY™

• CarCompany -- the name of the carrier as entered in the System Tables area of e-SURETY™

• CarCompCode -- the carrier code as entered in the System Tables area of e-SURETY™

• DaysBeforeExpire -- the number of days until the bond will expire, e.g. 14 or 37

• Interface -- the e-SURETY™ system module in which the bonds were written; represented in the database as Commercial or Contract

• OblgName -- the name of the obligee as entered in the System Tables area of e-SURETY™

• RecordCount -- a count of "1" given to each record in the database table which can be used to tally the number of records in a collection

• SaaCode -- the number corresponding to the SAA code as defined in the bond's configuration type, e.g. 105 or 230

Whenever Boolean fields are used in the Report Administration area of e-SURETY™, the bond administrator should use the words true and false instead of 0 or 1 in the selection formula, for example: {Tablename.Fieldname} = false.
Agencies

The Agencies screen of the System Tables menu allows the bond administrator to define and maintain the different agencies, as well as the agents and bonds associated with them, that the e-SURETY™ system will use.

From the System Tables menu, click the Agencies hotspot. Rather than scrolling through a list of every single agency that has ever been entered, the system allows you to narrow the list of agencies to be displayed. To search for an agency, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it.

- When searching by Agency Code, the complete and exact agency code must be entered for the system to return any matching records.
- When searching by Agency Name, however, only partial information need be entered to conduct a search. For example, entering "Florida" as the specific search criteria will result in a listing of any agency with "Florida" appearing anywhere in its name.
- When searching by Agency State, you may enter either the correct two-character postal code for the state (e.g., "AZ") or a portion of the state name (e.g., "ariz") to conduct a search.
- If a search for an Agency returns no results, the Add hotspot will now appear on the bottom left of the search screen. (For more information please refer to Add a New Agency below.)

On the Agencies screen that is returned, the system displays a listing of all agencies, including the Name, City, State, Agency Code, Branch, and Type for each agency. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading.

In addition, each agency listing includes a hotspot for the Agents and Bonds associated with that agency. To access the Agents associated with a particular agency, click the Agents hotspot corresponding to that agency. The system now displays a listing of all agents associated with that agency, including the First Name, Last Name and Email for each agent. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

To access the Bonds associated with a particular agency, click the Bonds hotspot corresponding to that agency. The system now displays a listing of all bonds associated with that agency, including the Bond Category, Bond State, Obligee, and Commission Rate for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. In addition, there are two buttons displayed in the upper right corner of the screen: Add All Bonds and Add Agency Bonds. These buttons allow you to copy all bond configurations in the system to an agency's listing or copy all bond configurations currently assigned to one agency to any other agency.
From any of these screens you may search for another agency by clicking the Choose Another Agency hotspot.

Depending on which screen you are viewing, you may perform the following actions:

**Add a New Agency**
**Edit an Existing Agency**
**Inactivate an Agency**
**Recover an Inactivated Agency**
**Add a New Agent to an Agency**
**Edit an Existing Agent**
**Inactivate an Agent**
**Recover an Inactivated Agent**
**View Bond Types Associated with an Agency**
**Edit the Commission Rate on an Existing Bond Type**
**Remove Bond Types Associated with an Agency**
**Add All Bonds**
**Add Agency Bonds**

### Add a New Agency

1. To add a new agency to the system, click the **Add** hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the agency information, then click the **Add** button.

   - **Billing Type** -- The billing type functionality was expanded in 5.1.0 to allow users - when authorized -- to select their choice of billing type for new bond purchase and/or renewal (Commercial bonds only). The options presented at the end of the Commercial Buy a Bond process depend not only on the configuration of the agency itself, but the bond configuration and the secured actions permitted for the user role. (For more information, please refer to Build a Bond and Buy a Bond.)

   - Use the checkboxes to select all options to be allowed for this agency.

   - If the option to select billing type is allowed (as determined by the bond configuration and for the user role), all of the options selected from the checkboxes displayed on the Agency setup screen will appear in a dropdown on the Buy a Bond: Decision screen.

   - The default options for all client systems are "Agency Billed " and "Direct Billed -- Invoice / Check".

   - If licensed by the carrier, additional options for "Direct Billed -- Credit Card" and/or "Direct Billed -- ACH" may be available options as well.
Use the radio button to select the single default or preferred method.

- If multiple billing options are allowed, the single option indicated with the radio button will be the choice that appears preselected by default in the dropdown as a convenience to the end user. If billing options cannot be selected by the user due to their user role permissions, the option indicated with the radio button will be the option used automatically by the system for that transaction.

**Default Commission (%)** -- Enter the commission percentage amount to be applied as the default for this agency. Enter the percentage as a whole or decimal number with no percent symbol. For example, for a 25% commission rate, enter 25.

- As of version 5.0.1, commission percentages can be entered with two decimal places and will be displayed, stored, and calculated to this position.

- In the Commercial Bonds module, this percentage will be automatically prepopulated when bond configurations are assigned to the agency in the Build a Bond/Maintain Bonds area of e-SURETY™. (For more information, please refer to Assign Agencies.)

- In the Contract Bonds module, this percentage will be automatically prepopulated when submitting new accounts assigned to the agency -- provided a commission table is not being used as the default for the agency. (See next item.)

**Use Commission Table as Default?** -- For use in the Contract Bonds module only; to be used in conjunction with the Commission Table dropdown below. When “Yes” is selected, the selected commission table will be used as the default when new accounts are submitted for the agency. If "No" is selected, the Default Commission (%) indicated above will be used as the default when new accounts are submitted for the agency.

**Commission Table** -- For use in the Contract Bonds module only; to be used in conjunction with the Use Commission Table as Default? question above. If “Yes” is selected for the previous item, a commission table should be selected from the dropdown displayed. The commission tables displayed in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Commission Tables.)

**Default Email** -- If your particular system is configured to send all emails subsequent to bond approval & purchase to the attorney-in-fact associated with the bond in lieu of the person who originally submitted the bond, all emails will be directed to the Default Email address if that agent attorney-in-fact is ever inactivated in the system.

3. A message screen displays confirming that the record has been added, and the listing of all agencies is displayed again with the new record now included.

💡 After adding a new agency, you will be returned to the same screen
containing the results from your previous search criteria. If the new agency entered does not match that criteria, it will not be displayed. It is suggested that if you need to add new agencies, first perform a search based on criteria corresponding to the new records to be entered. After the new agency is submitted to the system, you will then see it displayed and can confirm and edit the data you just entered, if necessary.

4. To return to the Agencies screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

**Edit an Existing Agency**

1. To edit an existing agency in the system, locate the agency in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all agencies is displayed again with the record now modified.

4. To return to the Agencies screen without updating the record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

**Inactivate an Agency**

You may inactivate an agency within the e-SURETY™ system. This does not actually delete the agency from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing agency in the system, locate the agency in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the agency from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all agencies is displayed again with the record now removed.

4. To return to the Agencies screen without inactivating the record, click the No hotspot.
Recover an Inactivated Agency

You may reactivate an agency within the e-SUREDY™ system that was previously inactivated. This results in the agency being displayed once again, making it available for use within the system.

1. To recover a previously inactivated agency in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated agencies, including the Name, City, State, and Agency Code for each agency. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   **NOTE:** Similar to adding a new agency, the records displayed when recovering inactivated agencies are only those matching the search criteria you entered previously. For example, if you initially performed an agency search by name for all records containing the string "southwest", when you click the Recover inactivated records hotspot, the only agencies displayed will be those that are inactivated AND contain "southwest" in their name.

3. Locate the agency in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the agency.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated agencies is displayed again.

6. To return to the listing of previously inactivated agencies without recovering the record, click the No hotspot.

7. To return to the Agencies screen containing the results from your previous search, click the Return to active record view hotspot at the bottom of the list. To search for another agency, click the Choose Another Agency hotspot.

Add a New Agent to an Agency

1. To access the agents within an existing agency in the system, click the Agents hotspot on the right of the listing on the Agencies screen. The system now displays a listing of all Agency Agents, including the First Name, Last Name and Email for each agent.

2. To add a new agent to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the agent information, then
click the **Add** button.

- **Attorney-in-Fact** -- This yes/no option allows you to indicate which agent(s) are designated as
  an attorney-in-fact for that agency. Note that there must be at least one attorney-in-fact per
  agency in order to assign any bond type configurations to that agency. If there is no
  attorney-in-fact designated, the agency's name will not appear in the listing under Assign
  Agencies within Build / Maintain Bonds.

4. A message screen displays confirming that the record has been added, and the listing of all agents is
   displayed again with the new record now included.

5. To return to the Agency Agents screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

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**Edit an Existing Agent**

1. To access the agents within an existing agency in the system, click the **Agents** hotspot on the right of the
   listing on the **Agencies** screen. The system now displays a listing of all **Agency Agents**, including the
   **First Name**, **Last Name** and **Email** for each agent. This listing is sorted alphanumerically by the column
   heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be
   resorted according to that heading. Click the column header a second time to sort the column in
   descending order.

2. To edit an existing agent in the system, locate the agent in the listing and click the corresponding **Edit**
   hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

4. A message screen displays confirming that the record has been updated, and the listing of all agents is
   displayed again with the record now modified.

5. To return to the Agency Agents screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

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**Inactivate an Agent**

You may inactivate an agent within the **e-SURETY™** system. This does not actually delete the agent from
the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it
again.

1. To access the agents within an existing agency in the system, click the **Agents** hotspot on the right of the
listing on the Agencies screen. The system now displays a listing of all Agency Agents, including the First Name, Last Name and Email for each agent. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To inactivate an existing agent in the system, locate the agent in the listing and click the corresponding Inactivate hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the agent from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all agents is displayed again with the record now removed.

5. To return to the Agency Agents screen without inactivating the record, click the No hotspot.

**Recover an Inactivated Agent**

You may reactivate an agent within the e-SURETY™ system that was previously inactivated. This results in the agent being displayed once again, making it available for use within the system.

1. To access the agents within an existing agency in the system, click the Agents hotspot on the right of the listing on the Agencies screen. The system now displays a listing of all Agency Agents, including the First Name, Last Name and Email for each agent.

2. To recover a previously inactivated agent in the system, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated agents, including the First Name, Last Name and Email for each agent. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading.

4. Locate the agent in the listing and click the corresponding Activate hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the agent.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated agents is displayed again.

7. To return to the listing of previously inactivated agents without recovering the record, click the No hotspot.

8. To return to the Agency Agents screen, click the Return to active record view hotspot at the bottom of the
list. To search for another agency, click the Choose Another Agency hotspot.

View Bond Types Associated with an Agency

You may view the Commercial bond types or configurations that have been associated with an agency within the e-SURETY™ system. This does not show the specific bonds that have been issued on behalf of an agency, but rather the general bond type that has been assigned to the agency during the Build a Bond process. (For more information, please refer to Assign Agencies.)

1. To access the bond types associated with a particular agency in the system, click the Bonds hotspot on the right of the listing on the Agencies screen. The system now displays a listing of all Agency Bonds, including the Bond Category, Bond State, Obligee, and Commission Rate for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To search for another agency, click the Choose Another Agency hotspot.

Add All Bonds

1. To add all bond types currently configured in the system to an agency, thereby making those bond types available for purchase by, or on behalf of, the agency, simply click the Add All Bonds button.
   - If the bond type was already assigned to the agency, it will remain unchanged and the previous commission rate will remain in effect.
   - If the bond type was not previously assigned to the agency, it will be added to the list using the default commission rate entered for the agency. If an agency does not have a default commission rate assigned, the Add All Bonds action will fail.

2. There is no confirmation message displayed upon completion of the Add All Bonds process, but you may notice the listing automatically resort itself by Commission Rate if appropriate.

3. The commission rate for individual bond types may be modified if something other than the default commission rate is desired. Bond configurations may also be removed individually, if necessary. (See Edit and Remove below.)

Add Agency Bonds

1. To add all of the bond types currently assigned to one agency to another agency -- for example, if you are adding a new agency to a existing program of special rates offered -- click the Add Agency Bonds button.
2. At the next screen, search for the agency from which you would like to copy the bond types.
   - When searching by *Agency Code*, the complete and exact agency code must be entered for the system to return any matching records.
   - When searching by *Agency Name*, however, only partial information need be entered to conduct a search. For example, entering “Florida” as the specific search criteria will result in a listing of any agency with “Florida” appearing anywhere in its name.

3. The system displays a listing of the agency or agencies matching your search criteria, including the **Name**, **City**, **State**, and **Agency Code** for each agency. To add the bonds from an agency displayed, click the **Add Bonds** hotspot on the right of the listing.
   - If the bond type was already assigned to the agency, it will remain unchanged and the previous commission rate will remain in effect.
   - If the bond type was not previously assigned to the agency, it will be added to the list with the same commission rate as the agency from which it is being copied.

4. The system now displays the revised listing of all **Agency Bonds**, including the **Bond Category**, **Bond State**, **Obligee**, and **Commission Rate** for each bond.

5. The commission rate for individual bond types may be modified if a different commission rate is desired. Bond configurations may also be removed individually, if necessary. (See **Edit** and **Remove** below.)

**Edit the Commission Rate on an Existing Bond Type**

1. To access the bond types associated with a particular agency in the system, click the **Bonds** hotspot on the right of the listing on the **Agencies** screen. The system now displays a listing of all **Bonds**, including the **Bond Category**, **Bond State**, **Obligee**, and **Commission Rate** for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit the commission rate previously configured for a particular bond type for the agency, locate the bond type in the listing and click the corresponding **Edit** hotspot on the right.

3. Modify the commission rate field displayed on the resulting screen as needed, then click the **Update** button.

4. A message screen displays confirming that the record has been updated, and the listing of all bond types is displayed again with the commission rate now modified.

5. To return to the **Agency Bonds** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.
Remove a Bond Type Associated with an Agency

You may remove the association between an agency and a specific bond type within the system. This does not actually delete the bond type from the system, but merely prevents the purchase of the bond by, or on behalf of, this particular agency.

1. To access the bond types associated with a particular agency in the system, click the Bonds hotspot on the right of the listing on the Agencies screen. The system now displays a listing of all Bonds, including the Bond Category, Bond State, Obligee, and Commission Rate for each bond. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To remove the bond type from the agency record, locate the bond type in the listing and click the corresponding Remove hotspot on the right.

3. A message screen displays asking you to confirm deletion of the record. Click the Yes hotspot to remove the bond type from the agency record.

4. A message screen displays telling you that the record has been deleted, and the listing of all bond types is displayed again with the record now removed.

5. To return to the Agency Bonds screen without removing the record, click the No hotspot.
Authority Levels

The Authority Levels screen of the System Tables menu allows an authorized user to define and maintain the different levels that the e-SURETY™ system will use when enforcing individual underwriting authority for bond administrators and CSRs/underwriters. Once authority levels are established, individual users can then be assigned to a particular authority level. If the user attempts to manually approve a pending bond action exceeding their established limit, a message will display informing them they are not authorized to perform the action.

In addition, with the introduction of the new security module included in e-SURETY™ version 5.0.0, the Authority Levels screen was expanded to include the link to the Configure User Roles screen. This is where authorized users can define and maintain the various user login roles and the actions they can perform within the system. In this area, new security roles can be created by first copying from an existing role and then customizing the actions that users assigned to the new role can perform.

From the System Tables menu, click the Authority Levels hotspot.

- To set the underwriting authority levels that the system will use in the Commercial module, click the Set Commercial Levels hotspot.
- To set the underwriting authority levels that the system will use in the Contract module, click the Set Contract Levels hotspot.
- To define and configure user roles and apply security restrictions for each, click the Configure User Roles hotspot.

For more information on each screen, select one of the following:

Set Commercial Levels
Set Contract Levels
Configure User Roles
Authority Levels -- Configure User Roles

The Configure User Roles screen of the System Tables menu allows an authorized user to define and maintain the various user login roles and the actions they can perform within the system. In this area, new security roles can be created by first copying from an existing role and then restricting / allowing the actions that users assigned to the new role can perform.

When first upgrading to version 5.0.0, five User Roles were defined by default. Four of these roles were identical to the former security levels in the system: Administrator, CSR/Underwriter, Reinsurer, and Agent. These four "core" user roles each have a unique Role Type number. A new, fifth user role was added for Wholesaler. Note that the Wholesaler user role has the same role type number as the original CSR/Underwriter.

A user's Role Type establishes the basic navigation structure that the individual will see in the system after logging in. All user roles derived from role type 1 (Administrator) will see the same navigation menus, for example, while all user roles derived from role type 3 (CSRs) will see the same navigation options. With the exception of the "Hide Reports Hyperlink?" option configurable at the User level, navigation menus cannot be differentiated at the user role level and will be identical among role types.

In addition to the navigation structure, a user's Role Type establishes the options displayed in the action dropdown on the View Bond screen. Clients have some control over the configurability of which actions appear to which users, but this cannot be accomplished through the e-SURETY™ interface. This has to be addressed via database script. Please contact Focus! with any requests to modify the action dropdown for a particular user role type. Note that user roles derived from role type 2 (agent) can never be given any action related to underwriting authority, such as manually approving referred bond actions or submitting premium-bearing riders.

Upon arriving at the Configure User Roles screen, the system displays a listing of all user roles, including the Role ID, Role Name, Role Description, and Role Type. In addition, buttons are displayed for Actions, Copy Role, and Edit. Unlike other areas of the system, this listing does not contain column headings that can be clicked to sort the table. User roles appear in the order they were created in the system.

To return to the main Authority Levels screen, in order to select Commercial or Contract Levels for configuration, click the Return to Authority Levels hotspot at the bottom of the list.

Once in this area, you may perform the following actions:

Add a New User Role
Edit an Existing User Role
Modify the Actions for a User Role

Add a New User Role
To "add" a new user role really means to make a copy of an existing role. No matter what user role a new role is copied from, all user roles in the system will be a copy of role types 1 through 4.

1. To add a new user role to the system, click the **Copy Role** button located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the user role information, then click the **Save** button.
   - **Name** -- Enter a name for the new user role. This role name appears in a new dropdown on the *Users* screen of the *System Tables* menu when adding/editing a user record. Each system user is now assigned to a specific user role via that screen. *(max length: 50 characters)*
   - **Description** -- Enter a longer description of the user role. *(max length: 150 characters)*

3. To return to the *Configure User Roles* screen without entering a new record, click the **Cancel** button.

**NOTE**: Fields marked with an asterisk (*) are required.

### Edit an Existing User Role

1. To edit an existing user role in the system, locate the user role in the listing and click the corresponding **Edit** button to the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Save** button.

3. To return to the *Configure User Roles* screen without updating the record, click the **Cancel** button.

### Modify the Actions for a User Role

1. To modify the actions that a new or existing user role can perform in the system, locate the user role in the listing and click the corresponding **Actions** button to the right.

2. The system displays a listing of all user role actions, including the **Action Name**, **Action Description**, **Enabled** checkbox, and **Additional Info**.
   - For a listing of all user role actions and a brief description, please refer to *User Role Actions*.

3. To remove a permission from a user role, simply uncheck the **Enabled** box by the **Action Name**. To allow the action for a user role, check the box.

4. Certain permission have additional parameters that must be configured in the **Additional Info** column. If necessary for the action, simply click anywhere within that column. An editable checkbox will appear that can now accept data entry.

5. When finished, click the **Save** button.
6. To return to the **Configure User Roles** screen without inactivating the record, click the **Cancel** button.
Authority Levels -- Commercial and Contract Authority Levels

The Commercial/Contract Authority Levels screens of the System Tables menu allow an authorized user to define and maintain the different levels that the system will use when enforcing individual underwriting authority for bond administrators and CSRs/underwriters. Once authority levels are established, individual users can then be assigned to a particular authority level. If the user attempts to manually approve a pending bond action exceeding their established limit, a message will display informing them they are not authorized to perform the action.

There are two parameter-based rules that clients may utilize to further define the way users' authority levels are applied in the system for all Contract bonds and account-based Commercial bonds. The first allows a user to approve any action (New Bond Purchase, PBR, Bid Bond Conversion) for a bond penalty exceeding his or her individual limits as long as the account has a higher single/aggregate limit. In this case, a user must have an authority level greater than one dollar for this exception to be applied. The second rule allows a user to approve any action (New Bond Purchase, PBR, Bid Bond Conversion) for a bond penalty exceeding the account's single/aggregate limits, provided that the user's individual limits are higher than that of the account's.

Upon arriving at the Commercial/Contract Authority Levels screen, the system displays a listing of all authority levels, including the Name, Single Level, and Aggregate Level. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

To return to the main Authority Levels screen, in order to select Commercial or Contract Levels for configuration or to configure user roles, click the Return to Authority Levels hotspot at the bottom of the list.

Once in this area, you may perform the following actions:

**Add a New Authority Level**

**Edit an Existing Authority Level**

**Inactivate an Authority Level**

**Recover an Inactivated Authority Level**

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**Add a New Authority Level**

1. To add a new authority level to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the authority level information, then click the Add button.
   - **Name** -- The name of an authority level can be a generic term, such as "Senior Underwriter", or an individual user's name. There is no limit to the number of authority levels that can be
configured in the system. [max length: 60 characters]

- **Single / Aggregate Level** -- Enter a numeric value in each field or enter -1 for unlimited authority.

3. A message screen displays confirming that the record has been added, and the listing of all authority levels is displayed again with the new record now included.

4. To return to the **Commercial/Contract Authority Levels** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

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### Edit an Existing Authority Level

1. To edit an existing authority level in the system, locate the authority level in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all authority levels is displayed again with the record now modified.

4. To return to the **Commercial/Contract Authority Levels** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

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### Inactivate an Authority Level

You may inactivate an authority level within the e-SURETY™ system. This does not actually delete the authority level from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing authority level in the system, locate the authority level in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the authority level from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all authority levels is displayed again with the record now removed.

4. To return to the **Commercial/Contract Authority Levels** screen without inactivating the record, click the
Recover an Inactivated Authority Level

You may reactivate an authority level within the e-SURETY™ system that was previously inactivated. This results in the authority level being displayed once again, making it available for use within the system.

1. To recover a previously inactivated authority level in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated authority levels, including the Name, Single Level, and Aggregate Level for each authority level. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the authority level in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the authority level.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated authority levels is displayed again.

6. To return to the listing of previously inactivated authority levels without recovering the record, click the No hotspot.

7. To return to the Commercial/Contract Authority Levels screen, click the Return to active record view hotspot at the bottom of the list. To return to the main Authority Levels screen, click the Return to Authority Levels hotspot.
Ratio Benchmarks

The Ratio Benchmarks screen of the Financial Defaults menu allows the e-SURETY™ administrator to define the sets of financial ratio benchmarks utilized in the system. These benchmarks are displayed on the Account > Profile: Financial screen of the Account Management area. (For more information, please refer to Profile.)

- Beginning in the 4.5.11 release of e-SURETY™, benchmarks that are displayed on the Account > Profile: Financial screen of the Account Management area may now be based on the specific Industry Code designated for the account. (For more information, please refer to Industry Codes.) If only one Default set of benchmarks is defined, this will be used for all accounts. As more sets of benchmarks are defined, they can be associated to accounts based on industry code, as described below.

From the Financial Defaults menu, click the Ratio Benchmarks menu item. The system displays a listing of all sets of benchmarks, including the Name and Code of each benchmark set. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

- Add a New Benchmark
- Edit an Existing Benchmark
- Inactivate a Benchmark
- Recover an Inactivated Benchmark

Add a Benchmark

1. To add a new set of benchmarks to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen, including the Name and Code of each benchmark set, and nearly two dozen financial analysis fields, such as the current ratio, quick ratio, and debt to equity.

   - Enter the Name of the benchmark set, as you want it to appear on the Ratio Benchmarks screen. [max length: 50 characters]
     - It is recommended that the Default benchmark set remain named as such, since this is truly the default set of benchmarks to be used by the system. The Default benchmark set will be used when it is the only benchmark defined in the system; when multiple sets of benchmarks are set up in the system but are configured with incorrect codes; or when multiple sets of benchmarks are correctly configured, but the account has not been assigned an industry code.

   - Enter the Code for the benchmark set. The number entered here has two different applications,
depending on whether it is the Default benchmark set or any other set of benchmarks.

- Default benchmark set
  - When the Default is the only set of benchmarks entered, the Code field has no meaning.
  - When there are multiple sets of benchmarks defined, the code entered for the Default benchmark set (only) indicates the significant number of places or digits in the account's industry code that the system will look at when it determines which set of benchmarks to display on the Account > Profile: Financial screen of the Account Management area. For example, a code of 3 for the Default benchmark set indicates that the system will look at the first three digits of the account's industry code and load the set of ratio benchmarks defined matching that code.

- All other benchmark sets
  - For all additional sets of benchmarks, the Code entered can represent either a full or partial industry code. All accounts assigned to the same exact industry code or having an industry code beginning with the same numbers as a partial code will utilize that particular set of benchmarks in the Account Management area.
  - If a partial code is entered, the system will compare the Code of the benchmark set with the first $x$ number of digits of the account's industry code, where $x$ equals the Code entered for the Default benchmark set. For example, if the Code entered for a new set of benchmarks is 111 and the code for the Default benchmark set is 3, the system will use the 111 set of benchmarks for any account having an industry code beginning with 111. Accounts with industry codes such as 1112, 11123 and 111234 would all utilize the set of benchmarks designated with a Code of 111. An account with an industry code beginning with 110 or 112 would not match, on the other hand.
  - If multiple sets of benchmarks are configured in the system, the number of digits in each set's Code should equal the single-digit value stored as the Default benchmark set's Code. For example, if the Code of the Default benchmark set is 2, then all other sets of benchmarks should have two-digit codes like 12, 23, or 34. If the Code of the Default benchmark set is 4, then all other sets of benchmarks should have four-digit codes such as 1234 or 5678, and so on.

- Enter a whole or decimal number into the remaining textboxes corresponding to each financial ratio for which you wish to enter a benchmark. Decimal numbers entered with more than three decimal places will automatically be rounded to the nearest thousandth. When finished, click the
Add button.

3. A message screen displays confirming that the record has been added, and the listing of all benchmark sets is displayed again with the new record now included.

4. To return to the **Ratio Benchmarks** screen without entering a new record, click the **Return to Table** button.

### Edit an Existing Benchmark

1. To edit an existing benchmark set in the system, locate the benchmark set in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all Benchmark sets is displayed again with the record now modified.

4. To return to the **Ratio Benchmarks** screen without updating the record, click the **Return to Table** button.

### Inactivate a Benchmark

You may inactivate a benchmark set within the **e-SURETY™** system. This does not actually delete the benchmark set from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing benchmark set in the system, locate the benchmark set in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the benchmark set from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all benchmark set is displayed again with the record now removed.

4. To return to the **Ratio Benchmarks** screen without inactivating the record, click the **No** hotspot.

### Recover an Inactivated Benchmark

You may reactivate a set of benchmarks within the **e-SURETY™** system that was previously inactivated. This results in the Benchmark being displayed once again, making it available for use within the system.

1. To recover a previously inactivated benchmark set in the system, click the **Recover inactivated records**
2. The system displays a listing of all benchmark sets, including the Name and Code of each benchmark set. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the benchmark set in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the benchmark set.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated benchmark sets is displayed again.

6. To return to the listing of previously inactivated benchmark sets without recovering the record, click the No hotspot.

7. To return to the Ratio Benchmarks screen, click the Return to active record view hotspot at the bottom of the list.
Companies

The Companies screen of the System Tables menu allows the bond administrator to define and maintain the different bond companies, as well as the Attorneys-in-Fact and bond numbers associated with them, that the e-SURETY™ system will use.

From the System Tables menu, click the Companies hotspot. On this initial Companies screen, the system displays a listing of all companies, including the Name, Phone, Minimum Premium, and Type of Premium Sold for each company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each company listing includes a hotspot for the Attorney-in-Fact and Bond Numbers associated with that company. To access the Attorney-in-Fact associated with a particular company, click the Atty in Fact hotspot corresponding to that company. The system now displays a listing of all Attorneys-in-Fact associated with that company, including the First Name, Last Name, Bar Number, and Email for each Attorney-in-Fact. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. To return to the Companies screen from either of these screens, click the Return to Companies hotspot at the bottom of the list.

To access the Bond Numbers associated with a particular company, click the Bond Numbers hotspot corresponding to that company. The system now displays a listing of all bond numbers associated with that company, including the Last Number Issued, Maximum Number to Issue, Optional Prefix, Optional Suffix, and Order for each set of bond numbers. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. To return to the Companies screen, click the Return to Companies hotspot.

Depending on which screen you are viewing, you may perform the following actions:

- Add a New Company
- Edit an Existing Company
- Inactivate a Company
- Recover an Inactivated Company
- Add a New Attorney-in-Fact to a Company
- Edit an Existing Attorney-in-Fact
- Inactivate an Attorney-in-Fact
- Recover an Inactivated Attorney-in-Fact
- Add New Bond Numbers to a Company
- Edit Existing Bond Numbers
- Remove Bond Numbers
**Add a New Company**

1. To add a new company to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. All fields are self-explanatory except for the following:

   - **Type of Premium** -- Enter "Term" or "Annual" or "Any" based on how the company being entered calculates its minimum premium on annual bonds. An "Annual" company compares the premium calculated annually to its minimum premium prior to applying discounting and summing up all of the prepaid years. "Term" or "Any" companies apply discounting and sum up all of the prepaid years first prior to comparing the total premium for the term to the company minimum premium.

   - **Notary Expiration Date** -- Enter the date for the notary’s commission expiration date. If this optional field is entered, it can be used a template field (CarNotaryExp) on bond forms, such as a Power of Attorney.

   - **Unit Amount** -- Most companies calculate premium based on "units", where one (1) unit typically equals $1,000. However, some companies set one (1) unit equal to $100. Enter the company’s specific unit conversion in this field.

   - **Company Code** -- This field is for reporting use only; often used to differentiate between a number of subsidiaries. Although not required, it is recommended that codes be entered for each company.

   - **Default Email** -- If your particular system is configured to send all emails subsequent to bond approval & purchase to the attorney-in-fact associated with the bond in lieu of the person who originally submitted the bond, all emails will be directed to the Default Email address if that corporate attorney-in-fact is ever inactivated in the system.

   Enter the company information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all companies is displayed again with the new record now included.

4. To return to the Companies screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Edit an Existing Company**

1. To edit an existing company in the system, locate the company in the listing and click the corresponding Edit hotspot on the right.
2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all companies is displayed again with the record now modified.

4. To return to the **Companies** screen without updating the record, click the **Return to Table** button.

**NOTE**: Fields marked with an asterisk (*) are required.

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**Inactivate a Company**

You may inactivate a company within the **e-SURETY™** system. This does not actually delete the company from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing company in the system, locate the company in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the company from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all companies is displayed again with the record now removed.

4. To return to the **Companies** screen without inactivating the record, click the **No** hotspot.

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**Recover an Inactivated Company**

You may reactivate a company within the **e-SURETY™** system that was previously inactivated. This results in the company being displayed once again, making it available for use within the system.

1. To recover a previously inactivated company in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated companies, including the **Name**, **Phone**, **Minimum Premium**, and **Type of Premium Sold** for each company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the company in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the company.
5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated companies is displayed again.

6. To return to the listing of previously inactivated companies without recovering the record, click the No hotspot.

7. To return to the Companies screen, click the Return to active record view hotspot at the bottom of the list.

Add a New Attorney-in-Fact to a Company

1. To access the Attorneys-in-Fact associated with an existing company in the system, click the Atty in Fact hotspot on the right of the listing on the Companies screen. The system displays a listing of all Attorneys-in-Fact, including the First Name, Last Name, Bar Number, and Email for each Attorney-in-Fact.

2. To add a new Attorney-in-Fact to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the Attorney-in-Fact information, then click the Add button.

4. A message screen displays confirming that the record has been added, and the listing of all Attorneys-in-Fact is displayed again with the new record now included.

5. To return to the Attorney-in-Fact screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Edit an Existing Attorney-in-Fact

1. To access the Attorneys-in-Fact associated with an existing company in the system, click the Atty in Fact hotspot on the right of the listing on the Companies screen. The system displays a listing of all Attorneys-in-Fact, including the First Name, Last Name, Bar Number, and Email for each Attorney-in-Fact. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing Attorney-in-Fact in the system, locate the Attorney-in-Fact in the listing and click the corresponding Edit hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

4. A message screen displays confirming that the record has been updated, and the listing of all Attorneys-in-Fact is displayed again with the record now modified.
5. To return to the Attorney-in-Fact screen without updating the record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Inactivate an Attorney-in-Fact

You may inactivate an Attorney-in-Fact within the e-SURETY™ system. This does not actually delete the Attorney-in-Fact from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To access the Advocates-in-Fact associated with an existing company in the system, click the Att in Fact hotspot on the right of the listing on the Companies screen. The system displays a listing of all Advocates-in-Fact, including the First Name, Last Name, Bar Number, and Email for each Advocate-in-Fact. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To inactivate an existing Advocate-in-Fact in the system, locate the Advocate-in-Fact in the listing and click the corresponding Inactiva hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the Advocate-in-Fact from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all Advocates-in-Fact is displayed again with the record now removed.

5. To return to the Attorney-in-Fact screen without inactivating the record, click the No hotspot.

Recover an Inactivated Advocate-in-Fact

You may reactivate an Advocate-in-Fact within the e-SURETY™ system that was previously inactivated. This results in the Advocate-in-Fact being displayed once again, making it available for use within the system.

1. To access the Advocates-in-Fact associated with an existing company in the system, click the Att in Fact hotspot on the right of the listing on the Companies screen. The system displays a listing of all Advocates-in-Fact, including the First Name, Last Name, Bar Number, and Email for each Advocate-in-Fact.

2. To recover a previously inactivated Advocate-in-Fact in the system, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated Advocates-in-Fact, including the First Name, Last Name, Bar Number, and Email for each Advocate-in-Fact. This listing is sorted alphanumerically by the
column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

4. Locate the Attorney-in-Fact in the listing and click the corresponding **Activate** hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the Attorney-in-Fact.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated Attorneys-in-Fact is displayed again.

7. To return to the listing of previously inactivated Attorneys-in-Fact without recovering the record, click the **No** hotspot.

8. To return to the **Attorney-in-Fact** screen, click the **Return to active record view** hotspot at the bottom of the list.

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**Add New Bond Numbers to a Company**

1. To access the bond numbers associated with an existing company in the system, click the **Bond Numbers** hotspot on the right of the listing on the **Companies** screen. The system displays a listing of all **Bond Numbers**, including the **Last Number Issued**, **Maximum Number to Issue**, **Optional Prefix**, **Optional Suffix**, and **Order** for each set of bond numbers.

2. To add new bond numbers to the system, click the **Add** hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the bond number information, then click the **Add** button.

   - **Last Number Issued** -- After initial installation and launch of your system, this value will rarely be modified. As bond numbers are issued by **e-SURETY™**, this value will be automatically incremented to reflect the last bond number used.

   - **Maximum Number to Issue** -- Enter the highest bond number to be issued by the system.

   - **Optional Prefix / Suffix** -- Enter any non-numeric characters to be added to either the beginning or end of the bond number. The suffix/prefix will be applied universally to all bonds issued by the system.

   - **Order** -- If there are any gaps in the available bond numbers, thus resulting in multiple "sets" of numbers (e.g., 500 - 2000 followed by 3000 - 4500), indicate the sequence in which the sets of numbers should be applied. Enter "1" for the first set to be used by the system, followed by "2",...
“3”, etc. If there is only one set of bond numbers, enter “1” as the default.

**NOTE:** Missing or erroneously-configured bond numbers will result in all bonds being referred by the system. An email notification will be sent to the appropriate system administrator when there are 500, 100 and 20 bond numbers remaining. When the supply of bond numbers has been exhausted, all subsequent bond purchases will be automatically referred.

4. A message screen displays confirming that the record has been added, and the listing of all bond numbers is displayed again with the new record now included.

5. To return to the Bond Numbers screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Edit Existing Bond Numbers**

1. To access the bond numbers associated with an existing company in the system, click the Bond Numbers hotspot on the right of the listing on the Companies screen. The system displays a listing of all Bond Numbers, including the Last Number Issued, Maximum Number to Issue, Optional Prefix, Optional Suffix, and Order for each set of bond numbers. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit existing bond numbers in the system, locate the bond numbers in the listing and click the corresponding Edit hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

4. A message screen displays confirming that the record has been updated, and the listing of all bond numbers is displayed again with the record now modified.

5. To return to the Bond Numbers screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Remove Bond Numbers**

You may remove bond numbers within the e-SURETY™ system. Doing so results in the record being permanently deleted from the system. However, be advised that if every set of bond numbers that was previously assigned to any company is removed, every bond will refer because the system will not know what bond number to
assign to it.

1. To remove an existing set of bond numbers in the system, locate the set of bond numbers in the listing and click the corresponding Remove hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the Yes hotspot to remove the set of bond numbers from the list.

3. A message screen displays telling you that the record has been deleted, and the listing of all sets of bond numbers is displayed again with the record now removed.

4. To return to the Bond Numbers screen without removing the record, click the No hotspot.
Branches

The Branches screen of the System Tables menu allows the bond administrator to define and maintain the different branches that the e-SURETY™ system will use in its method of routing bonds or accounts that have been referred to underwriting, as well as for reporting purposes. Bonds are routed to queues based upon a combination of factors -- branch, agency, and state -- depending on individual system configuration. (For more information, please refer to Types of Queues.)

From the System Tables menu, click the Branches hotspot. The system displays a listing of all branches, including the Branch Name, Branch Code, Region, and Branch Representative for each branch. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Depending on which screen you are viewing, you may perform the following actions:

Add a New Branch
Edit an Existing Branch
Inactivate a Branch
Recover an Inactivated Branch
Add a New State to a Branch
Remove a State from a Branch

Add a New Branch

1. To add a new branch to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the branch information, then click the Add button.
   - Select a Region from the dropdown displayed. The regions available in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to Regions.)
   - Select a Branch Representative from the dropdown displayed. The names appearing in this dropdown are those of all active users assigned to an Administrator or CSR/Underwriter role type, as defined in the System Tables area of e-SURETY™. (For more information, please refer to Users and Authority Levels.)
     - The Branch Representative's name will always appear in the dropdown shown on the View Bond screen when reassigning bonds for approval, regardless of the representative's personal underwriting authority limits. As before, the names of Administrator and CSR/Underwriter role types will only appear in this dropdown if the user has sufficient underwriting authority to approve the bond being reassigned. The
name of the branch representative, however, will appear at all times, regardless of their personal authority level.

3. A message screen displays confirming that the record has been added, and the listing of all branches is displayed again with the new record now included.

4. To return to the Branches screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Branch

1. To edit an existing branch in the system, locate the branch in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all branches is displayed again with the record now modified.

4. To return to the Branches screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Branch

You may inactivate a branch within the e-SURETY™ system. This does not actually delete the branch from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing branch in the system, locate the branch in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the branch from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all branches is displayed again with the record now removed.

4. To return to the Branches screen without inactivating the record, click the No hotspot.

### Recover an Inactivated Branch

You may reactivate a branch within the e-SURETY™ system that was previously inactivated. This results in the branch being displayed once again, making it available for use within the system.

1. To recover a previously inactivated branch in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated branches, including the Branch Name, Branch Code, and Region for each branch. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the branch in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the branch.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated branches is displayed again.

6. To return to the listing of previously inactivated branches without recovering the record, click the No hotspot.

7. To return to the Branches screen, click the Return to active record view hotspot at the bottom of the list.

Add a New State to a Branch

[With the introduction of bond queuing by bond branch in version 4.5.11, configuring branch states is no longer relevant. The States hyperlink may not even appear in all client systems.]

1. To access the states associated with an existing branch in the system, click the States hotspot on the right of the listing on the Branches screen. The system displays a listing of all States, sorted alphabetically by State.

2. To add a new state to the system, click the Add hotspot located at the bottom of the list.

3. A dropdown list is displayed on the resulting screen. Select a state from this dropdown, then click the Add button.

4. A message screen displays confirming that the record has been added, and the listing of all states is displayed again with the new record now included.

5. To return to the States screen without entering a new record, click the Return to Table button.

Remove a State from a Branch
You may remove a state within the **e-Surety™** system. Doing so results in the state being permanently deleted from the branch.

1. To remove an existing state from the branch, locate the state in the listing and click the corresponding **Remove** hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the **Yes** hotspot to remove the state from the branch.

3. A message screen displays telling you that the record has been deleted, and the listing of all states is displayed again with the record now removed.

4. To return to the **States** screen without removing the record, click the **No** hotspot.
Bond Classes & Categories

The **Bond Classes** and **Bond Categories** screens of the **Reference Tables** menu allow the bond administrator to define and maintain the different types of **bond classes**, as well as the **bond categories** within those classes, that the e-SURETY™ system will use.

From the **Reference Tables** menu, click the **Bond Classes & Categories** hotspot. On this initial **Bond Classes** screen, the system displays a listing of all bond classes, sorted alphabetically by **Description**.

In addition, each bond class listing includes a hotspot for the **Categories** within that class. To access the **Bond Categories** associated with a particular class, click the **Categories** hotspot corresponding to that bond class. The system now displays a listing of all bond categories within that class, sorted alphabetically by **Description**. To return to the **Bond Classes** screen, click the **Return to Bond Classes** hotspot at the bottom of the list.

Depending on which screen you are viewing, you may perform the following actions:

- **Add a New Bond Class**
- **Edit an Existing Bond Class**
- **Inactivate a Bond Class**
- **Recover an Inactivated Bond Class**
- **Add a New Bond Category to a Bond Class**
- **Edit an Existing Bond Category**
- **Inactivate a Bond Category**
- **Recover an Inactivated Bond Category**

### Add a New Bond Class

1. To add a new bond class to the system, click the **Add** hotspot located at the bottom of the list.
2. A data entry field will be displayed on the resulting screen. Enter the bond class description, then click the **Add** button.
3. A message screen displays confirming that the record has been added, and the listing of all bond classes is displayed again with the new record now included.
4. To return to the **Bond Classes** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

**NOTE:** If you experience an error while adding a class that reads "The field set was missing", try entering the class again, making sure to click the **Add** button with your mouse rather than pressing the "Enter" key on the keyboard.
**Edit an Existing Bond Class**

1. To edit an existing bond class in the system, locate the bond class in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry field displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all bond classes is displayed again with the record now modified.

4. To return to the **Bond Classes** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate a Bond Class**

You may inactivate a bond class within the **e-SURETY™** system. This does not actually delete the bond class from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing bond class in the system, locate the bond class in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the bond class from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all bond classes is displayed again with the record now removed.

4. To return to the **Bond Class** screen without inactivating the record, click the **No** hotspot.

**Recover an Inactivated Bond Class**

You may reactivate a bond class within the **e-SURETY™** system that was previously inactivated. This results in the bond class being displayed once again, making it available for use within the system.

1. To recover a previously inactivated bond class in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated bond classes, sorted alphabetically by **Description**.

3. Locate the bond class in the listing and click the corresponding **Activate** hotspot on the right.
4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the bond class.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated bond classes is displayed again.

6. To return to the listing of previously inactivated bond classes without recovering the record, click the No hotspot.

7. To return to the Bond Class screen, click the Return to active record view hotspot at the bottom of the list.

**Add a New Bond Category to a Bond Class**

1. To access the bond categories within an existing bond class in the system, click the Categories hotspot on the right of the listing on the Bond Classes screen. The system displays a listing of all Bond Categories, sorted alphabetically by Description.

2. To add a new bond category to the system, click the Add hotspot located at the bottom of the list.

3. A data entry field will be displayed on the resulting screen. Enter the bond category description, then click the Add button.

4. A message screen displays confirming that the record has been added, and the listing of all bond categories is displayed again with the new record now included.

5. To return to the Bond Categories screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**NOTE:** If you experience an error while adding a category that reads “The field set was missing”, try entering the category again, making sure to click the Add button with your mouse rather than pressing the “Enter” key on the keyboard.

**Edit an Existing Bond Category**

1. To access the bond categories within an existing bond class in the system, click the Categories hotspot on the right of the listing on the Bond Classes screen. The system displays a listing of all Bond Categories, sorted alphabetically by Description.

2. To edit an existing bond category in the system, locate the bond category in the listing and click the corresponding Edit hotspot on the right.

3. Modify the data entry field displayed on the resulting screen as needed, then click the Update button.
4. A message screen displays confirming that the record has been updated, and the listing of all bond categories is displayed again with the record now modified.

5. To return to the Bond Categories screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Bond Category

You may inactivate a bond category within the e-SURETY™ system. This does not actually delete the bond category from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To access the bond categories within an existing bond class in the system, click the Categories hotspot on the right of the listing on the Bond Classes screen. The system displays a listing of all Bond Categories, sorted alphabetically by Description.

2. To inactivate an existing bond category in the system, locate the bond category in the listing and click the corresponding Inactivate hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the bond category from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all bond categories is displayed again with the record now removed.

5. To return to the Bond Category screen without inactivating the record, click the No hotspot.

### Recover an Inactivated Bond Category

You may reactivate a bond category within the e-SURETY™ system that was previously inactivated. This results in the bond category being displayed once again, making it available for use within the system.

1. To access the bond categories within an existing bond class in the system, click the Categories hotspot on the right of the listing on the Bond Classes screen. The system displays a listing of all Bond Categories, sorted alphabetically by Description.

2. To recover a previously inactivated bond category in the system, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated bond categories, sorted alphabetically by Description.

4. Locate the bond category in the listing and click the corresponding Activate hotspot on the right.
5. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the bond category.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated bond categories is displayed again.

7. To return to the listing of previously inactivated bond categories without recovering the record, click the No hotspot.

8. To return to the Bond Category screen, click the Return to active record view hotspot at the bottom of the list.
Commission Tables

The **Commission Tables** screen of the **Reference Tables** menu allows the bond administrator to define and maintain the tiered commission rates calculated against the bond's penalty in the Contract module.

For example, a commission table might define the commission structure for the first $500,000 in penalty to use a 30% commission rate, the second $200,000 to use a rate of 20%, and anything in excess of $700,000 in penalty to use a 15% commission rate. The commission rate at each tier will be multiplied against the premium calculated for each tier, including any rate type modifier and/or rate factor configured for the account. A commission table can also consist of a single tier, which therefore calculates no differently from a flat or fixed rate.

The *are referred to as the "commission details" for that commission table.*

From the **Reference Tables** menu, click the **Commission Tables** hotspot. On this initial **Commission Tables** screen, the system displays a listing of all commission tables, including the **Name** and **Description** for each commission table. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each commission table listing includes a hotspot for the **Details** for that commission table. To access the details of a particular commission table, click the **Details** hotspot corresponding to that commission table. The system now displays a listing of all the commission details associated with that commission table, including the **Order**, **Number of Units**, and **Percentage** for each commission detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

To return to the **Commission Tables** screen, click the **Return to Commission Tables** hotspot at the bottom of the list.

Depending on which screen you are viewing, you may perform the following actions:

- **Add a New Commission Table**
- **Edit an Existing Commission Table**
- **Inactivate a Commission Table**
- **Recover an Inactivated Commission Table**
- **Add a New Detail to a Commission Table**
- **Edit an Existing Commission Table Detail**
- **Inactivate a Commission Table Detail**
- **Recover an Inactivated Commission Table Detail**

### Add a New Commission Table

1. To add a new commission table to the system, click the **Add** hotspot located at the bottom of the list.
2. A number of data entry fields will be displayed on the resulting screen. Enter the commission table information, then click the Add button.
   - **Name** -- enter a brief name for the commission table as you would like it to be referenced within the Build / Maintain Bonds screens. [max length: 25 characters]
   - **Description** -- Enter a longer description of the commission table for your own purposes of identification. [max length: 150 characters]

3. A message screen displays confirming that the record has been added, and the listing of all commission tables is displayed again with the new record now included.

4. To return to the Commission Tables screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Edit an Existing Commission Table**

1. To edit an existing commission table in the system, locate the commission table in the listing and click the corresponding Edit hotspot on the right.
2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.
3. To return to the Commission Tables screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate a Commission Table**

You may inactivate a commission table within the e-SURETY™ system. This does not actually delete the commission table from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing commission table in the system, locate the commission table in the listing and click the corresponding Inactivate hotspot on the right.
2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the commission table from the list.
3. A message screen displays telling you that the record has been inactivated, and the listing of all commission tables is displayed again with the record now removed.
4. To return to the Commission Tables screen without removing the record, click the No hotspot.
Recover an Inactivated Commission Table

You may reactivate a commission table within the e-SURETY™ system that was previously inactivated. This results in the commission table being displayed once again, making it available for use within the system.

1. To recover a previously inactivated commission table in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated commission tables, including the Name and Description for each commission table. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the commission table in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the commission table.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated commission tables is displayed again.

6. To return to the listing of previously inactivated commission tables without recovering the record, click the No hotspot.

7. To return to the Commission Tables screen, click the Return to active record view hotspot at the bottom of the list.

Add a New Detail to a Commission Table

1. To access the commission details associated with an existing commission table in the system, click the Details hotspot on the right of the listing on the Commission Tables screen. The system displays a listing of all Commission Table Details, including the Order, Number of Units, and Percentage for each commission detail.

2. To add a new commission detail to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the commission detail information, then click the Add button.
   - In the Order field, enter "1" for the first percentage to be applied to the bond penalty, "2" for the second percentage to be applied to the remaining bond penalty, and so on.
   - In the Number of Units field, enter the number of units (typically $1,000) to which the commission rate will be applied. For example, enter "100" to apply the cost to the first $100,000 of penalty; "150" to apply the cost to the next $150,000; etc. For your last entry, enter ".-1". The system will apply the corresponding cost to any remaining amount. The unit value is that which
has been defined for each company in the System Tables area of e-SURETY™. (For more information, please refer to Companies.)

- In the Percentage field, enter the commission rate (percentage) to be applied. Enter the percentage as a whole or decimal number with no percent symbol. For example, for a 25% commission rate, enter 25.

4. A message screen displays confirming that the record has been added, and the listing of all commission details is displayed again with the new record now included.

5. To return to the Commission Table Details screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Edit an Existing Commission Table Detail**

1. To access the commission details associated with an existing commission table in the system, click the Details hotspot on the right of the listing on the Commission Tables screen. The system displays a listing of all Commission Table Details, including the Order, Number of Units, and Percentage for each commission detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing commission detail in the system, locate the commission detail in the listing and click the corresponding Edit hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button. For more information about the various fields on this screen, please refer to Add a New Detail to a Commission Table.

4. A message screen displays confirming that the record has been updated, and the listing of all commission details is displayed again with the record now modified.

5. To return to the Commission Table Details screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate a Commission Table Detail**

You may inactivate a commission detail within the e-SURETY™ system. This does not actually delete the commission detail from the system, but instead prevents it from being displayed and utilized within the system until
you decide to activate it again.

1. To access the commission details associated with an existing commission table in the system, click the Details hotspot on the right of the listing on the Commission Tables screen. The system displays a listing of all Commission Table Details, including the Order, Number of Units, and Percentage for each commission detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To inactivate an existing commission detail in the system, locate the commission detail in the listing and click the corresponding Inactivate hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the commission detail from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all commission details is displayed again with the record now removed.

5. To return to the Commission Table Details screen without inactivating the record, click the No hotspot.

Recover an Inactivated Commission Table Detail

You may reactivate a commission detail within the e-SURETY™ system that was previously inactivated. This results in the commission detail being displayed once again, making it available for use within the system.

1. To access the commission details associated with an existing commission table in the system, click the Details hotspot on the right of the listing on the Commission Tables screen. The system displays a listing of all Commission Table Details, including the Order, Number of Units, and Percentage for each commission detail.

2. To recover a previously inactivated commission detail in the system, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated commission details, including the Order, Number of Units, and Percentage for each commission detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

4. Locate the commission detail in the listing and click the corresponding Activate hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the commission detail.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously
inactivated commission details is displayed again.

7. To return to the listing of previously inactivated commission details without recovering the record, click the **No** hotspot.

8. To return to the **Commission Table Details** screen, click the **Return to active record view** hotspot at the bottom of the list.
**Document Sets**

The **Document Sets** screen of the **Reference Tables** menu allows the bond administrator to define and maintain the document sets that will be used in conjunction with Contract bonds configured in the system. Once a document set has been entered into the system, for example, it can be made available for selection when submitting, converting and performing various other actions on bonds.

From the **Reference Tables** menu, click the **Document Sets** hotspot. The system displays a listing of all document sets, including the **Description** and **Action** for each document set. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each document set listing includes a hotspot allowing the user to view the **Templates** within that document set. To access the templates contained with a particular document set, click the **Templates** hotspot corresponding to that document set. The system now displays a listing of all templates within that document set, including the **Description**, **Type** and **Order** for each template. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. To return to the **Document Sets** screen, click the **Return to Document Sets** hotspot at the bottom of the list.

When you first arrive at this screen, the listing that is shown is an "unfiltered," or uncategorized, list of all document sets that have been entered previously. To add, edit, inactivate or recover document sets, you must first select a bond action from the dropdown displayed at the top of the screen and click **Filter**. The bond actions available are:

- New Bond Purchase
- Bond Renewal
- Bid Bond Conversion
- Bond Closeout Initiation
- Bond Reinstatement
- Bond Closeout
- Non-Premium Bearing Rider Attachment
- Premium Bearing Rider Attachment

**NOTE:** While it is possible to inactivate and recover records from the unfiltered list of document sets, it is recommended that you filter down to its associated bond action before doing so. The options for adding and editing records will not appear until the list has been filtered.

Depending on which screen you are viewing, you may perform the following actions:
Add a New Document Set to the Library

Edit an Existing Document Set in the Library

Inactivate a Document Set

Recover an Inactivated Document Set

Add a New Template to a Document Set

Inactivate a Template

Recover an Inactivated Template

Add a New Document Set to the Library

1. Select a bond action from the dropdown displayed at the top of the screen and click Filter. The system displays a list of all document sets associated with that bond action.

2. To add a new document set to the system, click the Add hotspot located at the bottom of the list.

3. A data entry field will be displayed on the resulting screen. Enter a name for the document set, then click the Add button.

4. A message screen displays confirming that the record has been added, and the listing of all document sets for that bond action is displayed again with the new record now included.

5. To return to the Document Sets screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Edit an Existing Document Set in the Library

1. Select a bond action from the dropdown displayed at the top of the screen and click Filter. The system displays a list of all document sets associated with that bond action.

2. To edit an existing document set in the system, locate the document set in the listing and click the corresponding Edit hotspot on the right.

3. Modify the data entry field displayed on the resulting screen as needed, then click the Update button.

4. A message screen displays confirming that the record has been updated, and the listing of all document sets for that bond action is displayed again with the record now modified.

5. To return to the Document Sets screen without updating the record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.
Inactivate a Document Set

You may inactivate a document set within the e-SURETY™ system. This does not actually delete the document set from the system, but instead prevents its name from being displayed and utilized within the system until you decide to activate it again.

1. Select a bond action from the dropdown displayed at the top of the screen and click [Filter]. The system displays a list of all document sets associated with that bond action.

2. To inactivate an existing document set in the system, locate the document set in the listing and click the corresponding Inactivate hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the document set from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all document sets for that bond action is displayed again with the record now removed.

5. To return to the Document Sets screen without inactivating the record, click the No hotspot.

NOTE: While it is possible to inactivate a record from the unfiltered list of document sets, it is recommended that you filter down to its associated bond action before doing so.

Recover an Inactivated Document Set

You may reactivate a document set within the e-SURETY™ system that was previously inactivated. This results in the document set name being displayed once again, making it available for use within the system.

1. Select a bond action from the dropdown displayed at the top of the screen and click [Filter]. The system displays a list of all document sets associated with that bond action.

2. To recover a previously inactivated document set in the system, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated document sets, including the Filename and Description for each document set. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

4. Locate the document set in the listing and click the corresponding Activate hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the document set.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously
inactivated document sets for that bond action is displayed again.

7. To return to the listing of previously inactivated document sets without recovering the record, click the **No** hotspot.

8. To return to the **Document Sets** screen, click the **Return to active record view** hotspot at the bottom of the list.

**NOTE:** While it is possible to recover a record from the unfiltered list of document sets, it is recommended that you filter down to its associated bond action before doing so.

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**Add a New Template to a Document Set**

1. To access the templates contained with a particular document set, click the **Templates** hotspot corresponding to that document set. The system now displays a listing of all templates within that document set, including the **Description**, **Type** and **Order** for each template. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To add a new template to the document set, click the **Add** hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting **Select Template** screen. Enter the template information, then click the **Submit** button.
   a. From the **Category** dropdown, select the name of the category in which the template you want to add to your document set was previously entered in the Templates Library.
   b. From the **Available Templates** dropdown, select the name of the template to be added to your document set.
   c. Enter a number into the **Order** field, such as “1” for the first template in the document set. The number entered determines how the individual pages, or templates, within the document set will be ordered when displayed on screen and when printed.

   **NOTE:** Carefully plan out the organization of your document set in advance, as there is currently no method of editing the order number of each template after it has been entered into the system. See the tip at the end of this section.

4. A message screen displays confirming that the record has been added, and the listing of all templates within that document set is displayed again with the new record now included.

5. Add additional templates as needed.

6. To return to the **Document Sets** screen without entering a new record, click the **Return to Table** button.
When entering an order number for each of your templates, it is not required that the numbers be incremented in units of one (i.e., "2", "3", "4", etc.). It is only necessary that the templates you want printed first in the document set have an order number lower than any templates that follow them. For example, you may enter a series of templates in a document set and assign them order numbers of "1", "5", "10", and "15". As a result, modifying that document set in the future will be easier because you can simply insert a new template between two existing ones. This prevents you from having to inactivate the entire set and re-add each template in order to achieve the print order you desire.

**Edit an Existing Template in a Document Set**

To edit the file name or description of a template within a document set, return to the Template Library screen of the Reference Tables menu.

**Inactivate a Template**

You may inactivate a template within the *e-SURETY™* system. This does not actually delete the template from the system, but merely removes it from this particular document set.

1. To access the templates contained with a particular document set, click the Templates hotspot corresponding to that document set. The system now displays a listing of all templates within that document set, including the Description, Type and Order for each template. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To inactivate an existing template in the system, locate the template in the listing and click the corresponding Inactivate hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the template from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all templates within that document set is displayed again with the record now removed.
Recover an Inactivated Template

You may reactivate a template within the e-SURETY™ system that was previously inactivated. This results in the template name being included in the document set once again.

1. To access the templates contained with a particular document set, click the Templates hotspot corresponding to that document set. The system now displays a listing of all templates within that document set, including the Description, Type and Order for each template.

2. To recover a previously inactivated template in the document set, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated templates, including the Description, Type and Order for each template. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

4. Locate the template in the listing and click the corresponding Activate hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the template.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated templates within that document set is displayed again.

7. To return to the listing of previously inactivated templates without recovering the record, click the No hotspot.

8. To return to the Templates screen, click the Return to active record view hotspot at the bottom of the list.
Dropdown Lists

The Dropdown Lists screen of the Reference Tables menu allows the bond administrator to define and maintain the dropdown lists that will be available for use within the system.

Dropdown lists are useful when there are a predetermined number of options from which a user will make a selection. By using a dropdown list rather than a regular text field, you can prevent repetitive entries from being entered into the database and ensure consistency in the responses given by users. As bond administrator, you will use dropdown lists in conjunction with questions to be asked when a bond is purchased or at the time of other bond actions. The dropdown list must be defined first in this area before it can be later associated with a question via Question Sets or during the Build a Bond process. An example of a dropdown list is shown below.

Relationship to Minor: Parent

Many of the dropdowns provided upon initial installation of the system are for use with your question sets / questions, such as Residence Type and Corporate Legal Structure. Others are "system" dropdowns pertaining to bond configuration and issuance, such as Cancellation Reason and Rate Types. These dropdowns should be edited with extreme caution, as their modification will affect any current bond configurations and previously purchased bonds that were associated with them.

From the Reference Tables menu, click the Dropdown Lists hotspot. On this initial Dropdown Lists screen, the system displays a listing of all dropdown lists, sorted alphabetically by List Name.

In addition, each dropdown list listing includes a Details hotspot to view the individual items contained in that dropdown list. To access the items in a particular dropdown list, click the Details hotspot corresponding to that dropdown list. The system now displays a listing of all the dropdown list details associated with that dropdown list, including the Value, Display, and Order for each dropdown list detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

To return to the Dropdown Lists screen, click the Return to Dropdown Lists hotspot at the bottom of the list.

Depending on which screen you are viewing, you may perform the following actions:

- Add a New Dropdown List
- Edit an Existing Dropdown List
- Inactivate a Dropdown List
- Recover an Inactivated Dropdown List
- Add a New Detail to a Dropdown List
- Edit an Existing Dropdown List Detail
- Inactivate a Dropdown List Detail
- Recover an Inactivated Dropdown List Detail

NOTE: Additional Considerations Regarding Dropdown Lists
Add a New Dropdown List

1. To add a new dropdown list to the system, click the **Add** hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the dropdown list information, then click the **Add** button.
   - **Name** -- enter a brief name for the dropdown list as you would like it to be referenced within the Question Sets screens. [max length: 100 characters]
   - **List Type** -- select **Underwriting** or **Penalty** from the dropdown shown
     - Underwriting -- dropdown lists used in conjunction with Question Sets included in Commercial and Contract bond and account application configurations
     - Penalty -- dropdown lists used on the Configure Bond Terms screen of Commercial (only) bond configurations to offer a predefined choice of penalty amounts at the time of bond application

3. A message screen displays confirming that the record has been added, and the listing of all dropdown lists is displayed again with the new record now included.

4. To return to the Dropdown Lists screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

Edit an Existing Dropdown List

1. To edit an existing dropdown list in the system, locate the dropdown list in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry field displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all dropdown lists is displayed again with the record now modified.

4. To return to the Dropdown Lists screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

Inactivate a Dropdown List

You may inactivate a dropdown list within the e-SURETY™ system. This does not actually remove the dropdown list from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.
1. To inactivate an existing dropdown list in the system, locate the dropdown list in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the dropdown list from the listing.

3. A message screen displays telling you that the record has been inactivated, and the listing of all dropdown lists is displayed again with the record now removed.

4. To return to the Dropdown List screen without inactivating the record, click the No hotspot.

**Recover an Inactivated Dropdown List**

You may reactivate a dropdown list within the e-SURETY™ system that was previously inactivated. This results in the dropdown list being displayed once again, making it available for use within the system.

1. To recover a previously inactivated dropdown list in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all dropdown lists, sorted alphabetically by List Name.

3. Locate the dropdown list in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the dropdown list.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated dropdown list is displayed again.

6. To return to the listing of previously inactivated dropdown list without recovering the record, click the No hotspot.

7. To return to the Dropdown List screen containing the results from your previous search, click the Return to active record view hotspot at the bottom of the list.

**Add a New Detail to a Dropdown List**

1. To access the individual items within an existing dropdown list, click the Details hotspot corresponding to that dropdown list. The system now displays a listing of all the dropdown list details, including the Value, Display, and Order for each dropdown list detail. This listing is sorted alphabetically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in
descending order.

2. To add a new dropdown list detail to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the dropdown list detail information, then click the Add button.
   - In the Value field, enter a value to be stored in the database when the item is selected by the user. This can be exactly the same as what is displayed to the user in the dropdown list or it can be an abbreviated version of the Display. Keep in mind that the Value you enter is what will appear when the user’s response is utilized as a template field in the creation of bond documents.
     - The maximum number of characters allowed for a dropdown's value is 100.
     - A dropdown detail's value cannot contain any apostrophes.
     - Only valid numbers should be entered as the values of details for dropdown lists designated as Penalty type. Numbers and characters can be entered as the values for Underwriting type dropdown lists.

     **NOTE:** Plan carefully before entering your value, as this can not be edited in the future without potential consequence and errors within the system. Once a value has been assigned to an item in a dropdown list, *it should never be modified*. The display and order can be modified without consequence. If it is absolutely necessary to change an existing dropdown list detail's value, first add a new list item with the same display to the end of the dropdown list, but enter the new value you desire. Then go back and inactivate the item that is no longer desired from the dropdown list. You may then reorder the new item in the last position to that vacated by the one you just inactivated.

   - In the Display field, enter the name of the item as you would like it to appear in the dropdown list. This value will be shown onscreen wherever this dropdown list is referenced in the system, such as on the View Bond screen or within the View Account area.
     - The maximum number of characters allowed for a dropdown's display is 100.
     - A dropdown detail's display may contain apostrophes.

     **NOTE:** If the entries you designate for the Display and Value are different, be aware that there will be a discrepancy between what you see onscreen throughout the system (the Display) and what is printed on bond forms (the Value).

   - In the Order field, enter a number corresponding to the item's order in the list. For example, enter "1" for the item you want to appear first in the list; "2" for the second item; etc.

4. A message screen displays confirming that the record has been added, and the listing of all dropdown list
details is displayed again with the new record now included.

5. To return to the Dropdown List Details screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

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**Edit an Existing Dropdown List Detail**

1. To access the individual items within an existing dropdown list, click the Details hotspot corresponding to that dropdown list. The system now displays a listing of all the dropdown list details, including the **Value**, **Display**, and **Order** for each dropdown list detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing dropdown list detail in the system, locate the dropdown list detail in the listing and click the corresponding **Edit** hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button. For more information about the various fields on this screen, please refer to *Add a New Detail to a Dropdown List*.

**NOTE:** Once a value has been assigned to an item in a dropdown list, it should never be modified. The display and order can be modified without consequence. If it is absolutely necessary to change an existing dropdown list detail's value, first add a new list item with the same display to the end of the dropdown list, but enter the new value you desire. The go back and inactivate the item that is no longer desired from the dropdown list. You may then reorder the new item in the last position to that vacated by the one you just inactivated.

4. A message screen displays confirming that the record has been updated, and the listing of all dropdown list details is displayed again with the record now modified.

5. To return to the Dropdown List Details screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

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**Inactivate a Dropdown List Detail**

You may inactivate a dropdown list detail within the e-SURETY™ system. This does not actually remove
the dropdown list detail from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing dropdown list detail in the system, locate the dropdown list in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the dropdown list detail from the listing.

3. A message screen displays telling you that the record has been inactivated, and the listing of all dropdown list details is displayed again with the record now removed.

4. To return to the **Dropdown Lists Details** screen without inactivating the record, click the **No** hotspot.

## Recover an Inactivated Dropdown List Detail

You may reactivate a dropdown list detail within the **e-SURETY™** system that was previously inactivated. This results in the dropdown list detail being displayed once again, making it available for use within the system.

1. To recover a previously inactivated dropdown list detail in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system now displays a listing of all the dropdown list details, including the **Value**, **Display**, and **Order** for each dropdown list detail. This listing is sorted alphanumerically by the column heading noted with a ^.
   To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the dropdown list detail in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the dropdown list detail.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated dropdown list detail is displayed again.

6. To return to the listing of previously inactivated dropdown list detail without recovering the record, click the **No** hotspot.

7. To return to the **Dropdown List Details** screen, click the **Return to active record view** hotspot at the bottom of the list.

## Additional Considerations Regarding Dropdown Lists
Required/Non-Required Drop downs

All dropdown lists are required fields in the system. However, if the user neglects to make an selection from the dropdown, the value submitted to the database by default will be the value of the first item in the list. To ensure that your users actively select one of the options in a dropdown list, configure the first item in your list with a Display of "Choose from below" or similar text and enter a single blank space as the Value. Since the system will not accept the blank space as valid input at the time of bond purchase, it will display a popup message notifying the user to make a valid selection from the remaining dropdown list options.

The above trick is not necessary, however, on Penalty type dropdowns. The system will always enforce active selection of one of the penalty amounts shown in the dropdown on the Buy a Bond: Premium Calculation screen without the bond administrator having to add their own "Choose from below" option at the top of the dropdown list.

NOTE: New security measures added to the system in the 4.5.6 release which prevent against a form of "hacking" known as SQL injection attacks disallow the use of the phrase "Select from ___". Existing dropdowns configured prior to the 4.5.6 release can remain as is, but any future attempts to edit these details will impose the new restriction. Alternate text must therefore be used that does not include both the words "Select" and "from".

On the other hand, to make a dropdown list function like a non-required field (although the asterisk will still appear before the field label), configure your dropdown list with its first item having a Display of "Not applicable" or similar and a Value of "n/a", for example. This will allow the user to bypass the question since the first response of "Not applicable" will be submitted to the database by default. Keep in mind that, if selected, the corresponding Value will appear on a bond form if used as a template field, so choose a Value you do not object to being printed. Alternative suggestions are "---" or "none". The dropdown list entitled "US State (Non-Required)" employs this technique, for example.

Dropdowns and Question Length

When a bond question is created via the Reference Tables > Question Sets screen and assigned a validation type of dropdown, the template field length will automatically be set as the length of the longest value in the dropdown list. As with all questions, once the length has been established, it cannot be changed without the help of a database administrator. If the dropdown list is later modified to include values with a higher number of characters or if the question is reassigned to a different dropdown containing longer items, any characters surpassing the original length of the question will be cut off and not stored in the database. To accommodate such future needs, consider the following tip.

Create a "dummy" dropdown list containing a single item with a value of 50 or 10 characters in length. When the question is first created at the Reference Tables > Question Sets screen, assign it to this dummy dropdown. This will establish the length of the template field in the database at the maximum number of characters. Then edit the question and immediately reassign it to the legitimate dropdown.
Error Log

The Error Log screen of the System Tables menu allows the bond administrator to view a listing of all errors that the e-SURETY™ service logs. It includes Error Log Type, Task ID, Error Description, Date and Time.

The Error Log is primarily for use by and for IT Administrators and e-SURETY™ Help Desk support. The codes and descriptions displayed on the Error Log provide important information to technical support personnel that can be useful in diagnosing any problems you may encounter with the e-SURETY™ system.

The Error Log Type is shown as a code which can be interpreted as follows:

- 1 represents an Error
- 2 represents a Warning
- 3 represents Information

The Task ID corresponds to the number of the e-SURETY™ Background Automation and Utilities service task. A table of these services is shown below.

<table>
<thead>
<tr>
<th>TASK ID</th>
<th>SERVICE TASK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Handle Renewals</td>
</tr>
<tr>
<td>2</td>
<td>Implement Cancellations</td>
</tr>
<tr>
<td>3</td>
<td>Push Transactions</td>
</tr>
<tr>
<td>4</td>
<td>Generate Standard Reports</td>
</tr>
<tr>
<td>5</td>
<td>Generate Cube Reports</td>
</tr>
<tr>
<td>6</td>
<td>Clear Test Agency Transactions</td>
</tr>
<tr>
<td>7</td>
<td>Unlock Records</td>
</tr>
<tr>
<td>8</td>
<td>Generate Document Sets</td>
</tr>
<tr>
<td>9</td>
<td>Email Blast</td>
</tr>
<tr>
<td>10</td>
<td>Pull Agencies</td>
</tr>
<tr>
<td>11</td>
<td>Clean Auth Table</td>
</tr>
<tr>
<td>12</td>
<td>Pull Agents</td>
</tr>
<tr>
<td>13</td>
<td>Send E-mail</td>
</tr>
<tr>
<td>14</td>
<td>Clean Temp Data</td>
</tr>
<tr>
<td>15</td>
<td>Pull Billing</td>
</tr>
<tr>
<td>16</td>
<td>Pull Payments</td>
</tr>
<tr>
<td>17</td>
<td>Handle Expirations</td>
</tr>
<tr>
<td>18</td>
<td>Pull Transactions</td>
</tr>
<tr>
<td>19</td>
<td>Activate Bonds</td>
</tr>
<tr>
<td>20</td>
<td>Pull Obligees</td>
</tr>
<tr>
<td></td>
<td>Task</td>
</tr>
<tr>
<td>---</td>
<td>-------------------------------</td>
</tr>
<tr>
<td>21</td>
<td>Pull Accounts</td>
</tr>
<tr>
<td>22</td>
<td>Pull Claims</td>
</tr>
<tr>
<td>23</td>
<td>Clear Application Cache</td>
</tr>
<tr>
<td>24</td>
<td>Compile Statistics</td>
</tr>
<tr>
<td>25</td>
<td>Generate Misc Reports</td>
</tr>
<tr>
<td>26</td>
<td>Suspend Expired Accounts</td>
</tr>
<tr>
<td>27</td>
<td>Update Expired Quotes</td>
</tr>
</tbody>
</table>
Template Library

The Template Library screen of the Reference Tables menu allows the bond administrator to define and maintain a library of individual templates used in conjunction with the bonds configured in the system. Once a template has been entered into the library, it is available for inclusion as a form within the bond document set that is created during the Build a Bond process (in the Commercial bond module) or through the Document Sets screen of the Reference Tables area (in the Contract bond module).

The Template Library utilizes the concept of document brokering. For more information on this concept, please refer to Document Brokering.

From the Reference Tables menu, click the Template Library hotspot. The system displays a listing of all templates, including the Title, Version, Last Modified, and Size of each template. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

When you first arrive at this screen, the listing that is shown is an "unfiltered," or uncategorized, list of all templates that have been entered previously. To view a particular category of templates, select a template type from the dropdown displayed at the top of the screen and click Filter. The template types (or categories) available are listed alphabetically in the dropdown (may differ by client system):

- Applications
- Billing
- Bond Forms
- Cancel/Reinstate  [Commercial module only]
- Closeout  [Contract module only]
- Powers of Attorney
- Renew/NonRenew
- Riders

Once in this area, you may perform the following actions:

Add a New Template to the Library
Update an Existing Template
Download a Template from the Library
Remove a Template

Add a New Template to the Library
To add a new template to the system, click the Add/Update button located at the bottom of the list.

1. The Upload Files: Choose a File screen is now displayed.
   - A single data entry field appears on the screen with a Browse button. Click the Browse button.
   - A Choose File popup box appears which is similar to a standard Windows Explorer window.
     Browse to the drive/folder where the template is saved.
   - Highlight the name of the desired Adobe Acrobat (.pdf) file, then press the Open button. (You may also simply double-click the filename.) The Choose File popup box will close automatically, and the name of the file now appears in the data entry field.
   - Click the Submit button to upload this file to the e-SURETY™ system.
   - To clear the filename that appears in the field, click the Reset button.
   - To return to the Template Library screen without uploading a new template, click the Return button.

2. The Upload File: Review screen is now displayed.
   - A number of lines of information plus data entry fields will be displayed on the resulting screen.
     - Status -- this will display New for any template being added for the first time
     - Version -- this will display 1 for any template being added for the first time
     - Application -- the system recognizes and displays the type of file being uploaded; for all templates, this will display Adobe Acrobat (*.pdf) preceded by its corresponding icon
     - Storage Type -- for all templates, this will display Document Set Tests
     - Size -- the system recognizes and displays the file size of the file being uploaded
     - Title -- if desired, enter a title for the file being uploaded [max length: 150 characters]
     - Subject -- if desired, enter a subject for the file being uploaded [max length: 100 characters]
     - Author -- if desired, enter the name of the individual who created the file being uploaded [max length: 60 characters]
     - Keywords - if desired, enter any keywords for the file being uploaded [max length: 100 characters]
     - Comments -- if desired, enter any comments you wish to be associated with the file being uploaded [max length: 500 characters]
     - Document Type -- select the appropriate category for your template

   NOTE: If any document properties were entered when the file was created in its parent
application, the system will populate the Title, Subject, Author, and Keywords fields automatically with this information. Within Adobe Acrobat, these properties can be set using the File >> Document Properties >> Summary option.

If the form was acquired from an Obligee’s website, consider storing the path of that URL in the bond template’s Comments field for future reference. Other suggested comments include revision notes or details about changes made in the PDF file.

- When all of the information has been entered, click the Continue button.
- To return to the Template Library screen without updating the record, click the Return button.

**NOTE:** Occasionally the system may recognize that a file being added is one that existed previously in the system but was deleted or otherwise removed. In this case, a message will appear in red at the top of the screen indicating that the file is in “Recovery Mode”. This merely means that although the system recognizes it as a previously-entered report, it will be entered now as a new file. As such, versioning will begin numbering at “1” and the appropriate “tagging” of the document will be reset from that point forward.

4. The Upload File: Completed screen is now displayed. This screen simply displays all of the information that was entered in the previous step, with the addition of a field indicating the FcsSuretyID assigned by the system to that particular template version. This ID number is used by the system and its developers; the typical e-SURETY™ user may disregard this information.

5. To return to the Template Library screen to continue working with the template, click the Return button.

**Update an Existing Template**

For the average Windows users, to “update” a file means to open it in its source application and make modifications to it, then perhaps replace an older version elsewhere in their file system with the updated one by simply copying over it. In the e-SURETY™ system, the process is similar but includes one important exception: the document to be updated must first be downloaded from the system before any modifications are made. This is to ensure the integrity of the document brokering system and maintain control over the versioning of the file.

1. To update an existing template within the system, begin by downloading the most current version maintained within the system. For more information, please refer to Download an Existing Template below.
If you try to update an existing template by simply re-adding a modified version from your local machine without ever having downloaded the file, the system will not recognize that the template existed previously and will display a duplicate entry for that template in the listing.

If you have downloaded the template previously but forget to do so prior to attempting an update, the system will display an error message reminding you to download and modify the most current version of the file.

2. Open the source application for templates, in this case Adobe Acrobat, and make any necessary changes to the .pdf file. Save your changes, and return to the Template Library screen within the e-SURETY™ system. Click the Add/Update button located at the bottom of the list.

3. The Upload Files: Choose a File screen is now displayed.
   - A single data entry field appears on the screen with a Browse button. Click the Browse button.
   - When the Choose File popup box appears, browse to the drive/folder where the modified template is saved.
   - Highlight the name of the desired Adobe Acrobat (.pdf) file, then press the Open button. (You may also simply double-click the filename.) The Choose File popup box will close automatically, and the name of the file now appears in the data entry field.
   - Click the Submit button to update this file in the e-SURETY™ system.
   - To clear the filename that appears in the field, click the Reset button.
   - To return to the Template Library screen without updating an existing template, click the Return button.

4. The Upload File: Review screen is now displayed.
   - A number of lines of information plus data entry fields will be displayed on the resulting screen.
     - Status -- this will now display Existing for a template that has been previously downloaded and subsequently updated
     - Version -- this will now display 2 for a template being updated for the first time, or the appropriate version number if the template has been modified previously
     - Application -- the system recognizes and displays the type of file being updated; for all templates, this will display Adobe Acrobat (*.pdf) preceded by its corresponding icon
     - Storage Type -- for all templates, this will display Report Templates
     - Size -- the system recognizes and displays the file size of the file being updated
     - Title -- if desired, modify the title of the file being updated
     - Subject -- if desired, modify the subject of the file being updated
Author -- if desired, modify the name of the individual who is updating the file

Keywords - if desired, modify any keywords for the file being updated

Comments -- if desired, modify the comments you wish to be associated with the file being updated

Document Type -- select the appropriate category for your template

5. The Upload File: Completed screen is now displayed, showing the new version number of the template.

6. To return to the Template Library screen to continue working with the template, click the Return button.

Download an Existing Template

Choose the "Download" option every time you wish to make any modifications to a template that was previously uploaded to the system.

1. To download an existing template in the system, locate the template in the listing and click the corresponding Download hotspot on the right.

2. A File Download popup box will appear with the following options: Open this file from its current location or Save this file to disk. Select the option to Save and click the OK button.

3. A Save As popup box is now displayed. This is similar to a standard Windows Save window. Browse to the drive/folder where the template you wish to replace with the system version is stored.
   - You will see that the default name for the file you are downloading is not the same as a the file you originally uploaded. It appears with the 20-digit unique identifier code assigned by the system. To replace the file on your local machine with the system version, simply click the name of file you wish to update and press the Save button. A popup will appear confirming that you wish to replace your local version. Click Yes.

4. If you select the option to Open the file, the template may open in Adobe Acrobat at a default location under the Temporary Internet Files folder on your machine. When you have finished making your modifications within Adobe Acrobat, be sure to select the option to Save As... instead of Save. Browse to the drive/folder where the template you wish to replace with the system version is stored and replace your local version with the one you have just modified.

Remove a Template

You may remove a template within the e-SURETY™ system. Doing so results in the record being
permanently deleted from the system. If this template was previously assigned to any bond type configurations, it will be removed from the Document Sets area of Build / Maintain Bonds as well.

1. To remove an existing template in the system, locate the template in the listing and click the corresponding Remove hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the Yes hotspot to remove the template from the list.

3. A message screen displays telling you that the record has been deleted, and the listing of all templates is displayed again with the record now removed.

4. To return to the Template Library screen without removing the record, click the No hotspot.
Industry Codes

The Industry Codes screen of the System Tables allows the bond administrator to enter the codes that can be associated with an account. The codes that come pre-configured in the e-SURETY™ system are the NAIC codes; however these are inactivated by default. To utilize these codes, simply recover them using the instructions below. In addition, the bond administrator has the ability to define new codes or maintain codes in the listing.

From the System Tables menu, click the Industry Codes hotspot. The system displays a listing of all Industry codes, including the Code and Description of each Industry code. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Industry Code
Edit an Existing Industry Code
Inactivate an Industry Code
Recover an Inactivated Industry Code

Add a New Industry Code

1. To add a new Industry code to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the Industry code information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all Industry codes is displayed again with the new record now included.

4. To return to the Industry Codes screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Edit an Existing Industry Code

1. To edit an existing Industry code in the system, locate the Industry code in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all Industry codes is displayed again with the record now modified.
4. To return to the Industry Codes screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate an Industry Code**

You may inactivate an Industry code within the e-SURETY™ system. This does not actually delete the Industry code from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing Industry code in the system, locate the Industry code in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the Industry code from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all Industry codes is displayed again with the record now removed.

4. To return to the Industry Codes screen without inactivating the record, click the No hotspot.

**Recover an Inactivated Industry Code**

You may reactivate an Industry code within the e-SURETY™ system that was previously inactivated. This results in the Industry code being displayed once again, making it available for use within the system.

1. To recover a previously inactivated Industry code in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all Industry codes, including the Industry Code and Description of each Industry code. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the Industry code in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the Industry Code.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated Industry codes is displayed again.

6. To return to the listing of previously inactivated Industry codes without recovering the record, click the No hotspot.
7. To return to the Industry Codes screen, click the Return to active record view hotspot at the bottom of the list.
**Maintenance Tables**

The **Maintenance Tables** screen of the **Reference Tables** menu allows the bond administrator to define and maintain the sliding cost scales used to calculate the maintenance premium for Contract bonds.

From the **Reference Tables** menu, click the **Rate Tables** hotspot. Click the **Maintenance Tables** hotspot at the bottom of the screen. On this initial **Maintenance Tables** screen, the system displays a listing of all maintenance tables, including the **Name** and **Description** for each maintenance table. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each maintenance table listing includes a hotspot for the **Details** for that maintenance table. To access the details of a particular maintenance table, click the **Details** hotspot corresponding to that maintenance table. The system now displays a listing of all the maintenance details associated with that maintenance table, including the **Order**, **Number of Units**, and **Cost** for each maintenance detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. To return to the **Maintenance Tables** screen, click the **Return to Maintenance Tables** hotspot at the bottom of the list.

**New in Version 5.2.5 -** Authorized Users can now change the Maintenance Table associated with a bond on the View Bond Screen. The application will force the user to select from one of the available tables. To configure a bond configuration that does not charge for Maintenance create a table and enter 0 for the rate.

Depending on which screen you are viewing, you may perform the following actions:

- **Add a New Maintenance Table**
- **Edit an Existing Maintenance Table**
- **Inactivate a Maintenance Table**
- **Recover an Inactivated Maintenance Table**
- **Add a New Detail to a Maintenance Table**
- **Edit an Existing Maintenance Table Detail**
- **Inactivate a Maintenance Table Detail**
- **Recover an Inactivated Maintenance Table Detail**

**Add a New Maintenance Table**

1. To add a new maintenance table to the system, click the **Add** hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the maintenance table information, then click the **Add** button.
   - **Name** -- enter a brief name for the maintenance table as you would like it to be referenced within
the Build / Maintain Bonds screens. [max length: 25 characters]

- **Description** -- Enter a longer description of the maintenance table for your own purposes of identification. [max length: 150 characters]

3. A message screen displays confirming that the record has been added, and the listing of all maintenance tables is displayed again with the new record now included.

4. To return to the **Maintenance Tables** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

---

**Edit an Existing Maintenance Table**

1. To edit an existing maintenance table in the system, locate the maintenance table in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. To return to the **Maintenance Tables** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

---

**Inactivate a Maintenance Table**

You may inactivate a maintenance table within the e-SURETY™ system. This does not actually delete the maintenance table from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing maintenance table in the system, locate the maintenance table in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the maintenance table from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all maintenance tables is displayed again with the record now removed.

4. To return to the **Maintenance Tables** screen without removing the record, click the **No** hotspot.

---

**Recover an Inactivated Maintenance Table**
You may reactivate a maintenance table within the e-SURETY™ system that was previously inactivated. This results in the maintenance table being displayed once again, making it available for use within the system.

1. To recover a previously inactivated maintenance table in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated maintenance tables, including the Name and Description for each maintenance table. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the maintenance table in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the maintenance table.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated maintenance tables is displayed again.

6. To return to the listing of previously inactivated maintenance tables without recovering the record, click the No hotspot.

7. To return to the Maintenance Tables screen, click the Return to active record view hotspot at the bottom of the list.

Add a New Detail to a Maintenance Table

1. To access the maintenance details associated with an existing maintenance table in the system, click the Details hotspot on the right of the listing on the Maintenance Tables screen. The system displays a listing of all Maintenance Table Details, including the Order, Number of Units, and Cost for each maintenance detail.

2. To add a new maintenance detail to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the maintenance detail information, then click the Add button.
   - In the Order field, enter "1" for the first rate to be applied, "2" for the second rate to be applied, and so on.
   - In the Number of Units field, enter the number of units (typically $1,000) to which the cost will be applied. For example, enter "100" to apply the cost to the first $100,000; "150" to apply the cost to the next $150,000; etc. For your last entry, enter "-1". The system will apply the corresponding cost to any remaining amount. The unit value is that which has been defined for each company in the System Tables area of e-SURETY™. (For more information, please refer to Companies.)
In the **Cost** field, enter the dollar amount to be applied. For example, enter "6" for a cost of $6.00 per x number of units; "3.5" for a cost of $3.50 per x number of units; etc.

To configure a maintenance table that results in no maintenance premium being charged, enter a cost of zero.

4. A message screen displays confirming that the record has been added, and the listing of all maintenance details is displayed again with the new record now included.

5. To return to the **Maintenance Table Details** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

---

**Edit an Existing Maintenance Table Detail**

1. To access the maintenance details associated with an existing maintenance table in the system, click the **Details** hotspot on the right of the listing on the **Maintenance Tables** screen. The system displays a listing of all **Maintenance Table Details**, including the **Order**, **Number of Units**, and **Cost** for each maintenance detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing maintenance detail in the system, locate the maintenance detail in the listing and click the corresponding **Edit** hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button. For more information about the various fields on this screen, please refer to **Add a New Detail to a Maintenance Table**.

4. A message screen displays confirming that the record has been updated, and the listing of all maintenance details is displayed again with the record now modified.

5. To return to the **Maintenance Table Details** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

---

**Inactivate a Maintenance Table Detail**

You may inactivate a maintenance detail within the **e-SURETY™** system. This does not actually delete the maintenance detail from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.
To access the maintenance details associated with an existing maintenance table in the system, click the Details hotspot on the right of the listing on the Maintenance Tables screen. The system displays a listing of all Maintenance Table Details, including the Order, Number of Units, and Cost for each maintenance detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

To inactivate an existing maintenance detail in the system, locate the maintenance detail in the listing and click the corresponding Inactivate hotspot on the right.

A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the maintenance detail from the list.

A message screen displays telling you that the record has been inactivated, and the listing of all maintenance details is displayed again with the record now removed.

To return to the Maintenance Table Details screen without inactivating the record, click the No hotspot.

Recover an Inactivated Maintenance Table Detail

You may reactivate a maintenance detail within the e-Surety™ system that was previously inactivated. This results in the maintenance detail being displayed once again, making it available for use within the system.

To access the maintenance details associated with an existing maintenance table in the system, click the Details hotspot on the right of the listing on the Maintenance Tables screen. The system displays a listing of all Maintenance Table Details, including the Order, Number of Units, and Cost for each maintenance detail.

To recover a previously inactivated maintenance detail in the system, click the Recover inactivated records hotspot located at the bottom of the list.

The system displays a listing of all previously inactivated maintenance details, including the Order, Number of Units, and Cost for each maintenance detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Locate the maintenance detail in the listing and click the corresponding Activate hotspot on the right.

A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the maintenance detail.

A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated maintenance details is displayed again.
7. To return to the listing of previously inactivated maintenance details without recovering the record, click the No hotspot.

8. To return to the Maintenance Table Details screen, click the Return to active record view hotspot at the bottom of the list.
Messages

The Messages screen of the Reference Tables menu allows the bond administrator to define and maintain messages that can be appended to the final Buy a Bond: Decision screen, such as instructions indicating that a counter signature is required. Messages will appear on this screen, as well in the email sent to the user, when the bond is automatically accepted or referred; no messages are appended when the bond is auto-rejected.

From the Reference Tables menu, click the Messages hotspot. The system displays a listing of all messages, including the Name and Text of Message for each message. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New Message
Edit an Existing Message
Inactivate a Message
Recover an Inactivated Message

Add a New Message

1. To add a new message to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the message information, then click the Add button.

   - **Name** -- enter a name for the message as you would like it to be referenced within the Build / Maintain Bonds screens [max length: 100 characters]

   - **Text of Message** -- enter the full text of the message as you would like it to appear to the user at the conclusion of the Buy a Bond process [max length: 1000 characters]

   **NOTE:** Messages cannot be differentiated between acceptance and referrals, so carefully word the text of your message to account for both scenarios. For example, your message might begin with "If your bond was referred [approved] ...." and indicate any instructions that must be followed under the specified condition.

3. A message screen displays confirming that the record has been added, and the listing of all messages is displayed again with the new record now included.

4. To return to the Messages screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.
**Edit an Existing Message**

1. To edit an existing message in the system, locate the message in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all messages is displayed again with the record now modified.

4. To return to the **Messages** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate a Message**

You may inactivate a message within the **e-SURETY™** system. This does not actually delete the message from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing message in the system, locate the message in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the message from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all messages is displayed again with the record now removed.

4. To return to the **Messages** screen without inactivating the record, click the **No** hotspot.

**Recover an Inactivated Message**

You may reactivate a message within the **e-SURETY™** system that was previously inactivated. This results in the message being displayed once again, making it available for use within the system.

1. To recover a previously inactivated message in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all messages, including the **Name** and **Text of Message** for each message. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the
column header a second time to sort the column in descending order.

3. Locate the message in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the message.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated messages is displayed again.

6. To return to the listing of previously inactivated messages without recovering the record, click the **No** hotspot.

7. To return to the **Messages** screen, click the **Return to active record view** hotspot at the bottom of the list.
Obligees

The Obligees screen of the System Tables menu allows the bond administrator to define and maintain information about the various Obligees available for use in your e-SURETY™ system.

From the System Tables menu, click the Obligees hotspot. Rather than scrolling through a list of every obligee that has ever been entered, the system allows you to narrow the list of obligees to be displayed. To search for an obligee, highlight the desired search criteria in the "Select from below" dropdown list and enter the relevant information in the data entry field beside it.

- When searching by Obligee State, you may enter either the correct two-character postal code for the state (e.g., "AZ") or a portion of the state name (e.g., "ariz") to conduct a search.
- When searching by Obligee Name, only partial information need be entered to conduct a search. For example, entering "state" as the specific search criteria will result in a listing of any obligee with "State" appearing anywhere in its name.
- If a search for an Obligee returns no results, the Add hotspot will now appear on the bottom left of the search screen.

The system displays a listing of all Obligees, including the Name, Address, City, State, and Zip Code for each Obligee. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

To search for another obligee, click the Choose Another Obligee hotspot.

Once in this area, you may perform the following actions:

Add a New Obligee
Edit an Existing Obligee
Inactivate an Obligee
Recover an Inactivated Obligee

Add a New Obligee

1. To add a new Obligee to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the Obligee information, then click the Add button.
   - Obligee Code is optional unless the import module has been licensed and there will be a need to import Contract bonds into e-SURETY™.

3. A message screen displays confirming that the record has been added, and the listing of all Obligees is
displayed again with the new record now included.

4. To return to the Obligees screen without entering a new record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Edit an Existing Obligee**

1. To edit an existing Obligee in the system, locate the Obligee in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all Obligees is displayed again with the record now modified.

4. To return to the Obligees screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate an Obligee**

You may inactivate an Obligee within the e-SURETY™ system. This does not actually delete the Obligee from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing Obligee in the system, locate the Obligee in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the Obligee from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all Obligees is displayed again with the record now removed.

4. To return to the Obligees screen without inactivating the record, click the No hotspot.

**Recover an Inactivated Obligee**

You may reactivate an Obligee within the e-SURETY™ system that was previously inactivated. This results in the Obligee being displayed once again, making it available for use within the system.
1. To recover a previously inactivated Obligee in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated Obligees, including the **Name, Address, City, State, and Zip Code** for each Obligee. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

   **NOTE:** Similar to adding a new Obligee, the records displayed when recovering inactivated Obligees are only those matching the search criteria you entered previously. For example, if you initially performed an Obligee search by name for all records containing the string "southwest", when you click the Recover inactivated records hotspot, the only Obligees displayed will be those that are inactivated AND contain "southwest" in their name.

3. Locate the Obligee in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the Obligee.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated Obligees is displayed again.

6. To return to the listing of previously inactivated Obligees without recovering the record, click the No hotspot.

7. To return to the Obligees screen, click the Return to active record view hotspot at the bottom of the list.
**Premium Tax**

The *Premium Tax* screen of the *Reference Tables* menu allows the bond administrator to define and maintain the values used to calculate the premium tax imposed by jurisdictions nationwide. Premium tax is calculated and stored in the bond versions and TransSync tables, but otherwise does not appear anywhere in the system, and is not included in the premium calculated and charged for Contract bonds issued in the system.

From the *Reference Tables* menu, click the *Premium Tax* hotspot. The system displays a listing of all premium tax entries, including the *Description* and *Rate (Percentage)* for each premium tax. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

- **Add a New Premium Tax**
- **Edit an Existing Premium Tax**
- **Inactivate a Premium Tax**
- **Recover an Inactivated Premium Tax**

### Add a New Premium Tax

1. To add a new premium tax to the system, click the *Add* hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the premium tax information, then click the *Add* button.

   **NOTE:** Enter the tax percentage as a whole or decimal number with no percent symbol. For example, for a 4.5% premium tax, enter 4.5.

3. A message screen displays confirming that the record has been added, and the listing of all premium taxes is displayed again with the new record now included.

4. To return to the *Premium Tax* screen without entering a new record, click the *Return to Table* button.

   **NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Premium Tax
1. To edit an existing premium tax in the system, locate the premium tax in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all premium taxes is displayed again with the record now modified.

4. To return to the **Premium Tax** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Premium Tax

You may inactivate a premium tax within the **e-SURETY™** system. This does not actually delete the premium tax from the system, but instead prevents its name from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing premium tax in the system, locate the premium tax in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the premium tax from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all premium taxes is displayed again with the record now removed.

4. To return to the **Premium Tax** screen without inactivating the record, click the **No** hotspot.

### Recover an Inactivated Premium Tax

You may reactivate a premium tax within the **e-SURETY™** system that was previously inactivated. This results in the premium tax name being displayed once again, making it available for use within the system.

1. To recover a previously inactivated premium tax in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated premium taxes, including the **Description** and **Rate (Percentage)** for each premium tax. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the premium tax in the listing and click the corresponding **Activate** hotspot on the right.
4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the premium tax.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated premium taxes is displayed again.

6. To return to the listing of previously inactivated premium taxes without recovering the record, click the No hotspot.

7. To return to the Premium Tax screen, click the Return to active record view hotspot at the bottom of the list.
**Question Sets**

The **Question Sets** screen of the **Reference Tables** menu allows the bond administrator to define and maintain the question sets that can later be assigned to a particular type of bond during the Build a Bond process. A question set (e.g., Bank) is comprised of individual questions all relating to the same topic (e.g., Bank Address, Account Number, Line of Credit, etc.).

From the **Reference Tables** menu, click the **Question Sets** hotspot. On this initial **Question Sets** screen, the system displays a listing of all question sets, sorted alphabetically.

In addition, each question set listing includes a hotspot allowing the user to access the **Questions** within that category. To access the questions contained with a particular category, click the **Questions** hotspot corresponding to that question set. The system now displays a listing of all questions within that category, sorted alphabetically by **Question**. To return to the **Question Sets** screen, click the **Return to Question Sets** hotspot at the bottom of the list.

There are five question sets that are required by the Commercial module -- Principal, Company, Cancellation, Attorney in Fact, and Generic Obligee. These question categories should never be inactivated within the interface or otherwise removed from the system, nor should the questions within them be inactivated or removed. It is certainly acceptable to add additional questions to these question sets, however. The Attorney in Fact and Generic Obligee question sets are required for new -- but optional -- features added in version 4.5. (For more information, please refer to **Attorney in Fact** and **Generic Obligee**.)

Depending on which screen you are viewing, you may perform the following actions:

- **Add a New Question Set**
- **Edit an Existing Question Set**
- **Inactivate a Question Set**
- **Recover an Inactivated Question Set**
- **Add a New Question to a Question Set**
- **Edit an Existing Question**
- **Inactivate a Question**
- **Recover an Inactivated Question**
- **Change the Question Order within a Category**

**Add a New Question Set**

1. To add a new question set to the system, click the **Add** hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the question set information, then click the **Submit** button.
   - In the **Question Set** field, enter the name of the question set as you would like it to appear on the **e-SURETY™** system screens.
In the **Reference Name** field, enter a name for the database table that the system will create for this question set.

- The reference name must be no more than fourteen (14) characters in length and can contain no numbers, spaces, or special characters.
- The reference name must be a unique entry that has not been used previously in the e-SURETY™ system.
- It is recommended that the reference name begin with a capital letter, followed by lower-case letters.
- The system will automatically add the prefix "fcs" to the database table name. This should not be included in the reference name you enter for the table.

In the **Identifier Code** field, enter a four-letter abbreviation for the question set name. This code will be used by the system to help bond administrators easily identify any questions that are later added to the question set. For example, for a question set with the name "Attorney Information" and reference name "Attorney", you might enter "Atty" as the identifier code.

- The identifier code must be exactly four (4) characters in length and can contain no numbers, spaces, or special characters.
- The identifier code must be a unique entry that has not been used previously in the e-SURETY™ system.
- It is recommended that the identifier code begin with a capital letter, followed by lower-case letters.

**NOTE:** Think carefully when naming the Reference Name and Identifier Code fields, as you will not be able to edit them in the system later.

3. The listing of all question sets is displayed again with the new record now included.

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Question Set

1. To edit an existing question set in the system, locate the question set in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Submit** button.
   - You may not at this point change either the Reference Name or Identifier Code as they will already be in use within the database.
3. The listing of all question sets is displayed again with the record now modified.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate a Question Set**

You may inactivate a question set within the e-SURETY™ system. This does not actually delete the question set from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing question set in the system, locate the question set in the listing and click the corresponding Inactivate hotspot on the right.
2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the question set from the list.
3. A message screen displays telling you that the record has been inactivated, and the listing of all question sets is displayed again with the record now removed.
4. To return to the Question Set screen without inactivating the record, click the No hotspot.

**Recover an Inactivated Question Set**

You may reactivate a question set within the e-SURETY™ system that was previously inactivated. This results in the question set being displayed once again, making it available for use within the system.

1. To recover a previously inactivated question set in the system, click the Recover inactivated records hotspot located at the bottom of the list.
2. The system displays a listing of all previously inactivated question sets, alphabetized by Category. Locate the question set in the listing and click the corresponding Activate hotspot on the right.
3. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the question set.
4. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated question sets is displayed again.
5. To return to the listing of previously inactivated question sets without recovering the record, click the No hotspot.
6. To return to the Question Set screen, click the Return to active record view hotspot at the bottom of the list.
Add a New Question to a Question Set

1. To access the questions within an existing question set in the system, click the Questions hotspot on the right of the listing on the Question Sets screen. The system displays a listing of all Questions, including the Description and Order for each question.

2. To add a new question to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the question information, then click the Submit button.

   - In the Question field, enter the text of the question as you would like it to appear on the e-SURETY™ system screens, including punctuation.

   - The text of the Question must not contain any double quotation marks. However, single quotation marks (apostrophes) are acceptable. For example, the Question should be formatted as Enter 'X' if this is a new license.

   **NOTE:** The maximum number of characters allowed in the question, including any spaces and punctuation, is 300.

   - From the Validation Type dropdown, select the type of data entry field to be displayed for the user to answer this question and whether that response is required or optional. By choosing the appropriate validation field, the system will ensure that all information is entered in the correct format, resulting in proper display of the information throughout the system and on any bond documents. For more information and examples of the various types of validation available, please refer to Validation Types.

     - Think carefully when selecting the Validation Type, as you will not be able to change a question's data entry field type later in the system. You will, however, always be able to change whether or not the question is required or not.

     - For tips on working with dropdown lists, please refer to Additional Considerations Regarding Dropdown Lists.

   - In the Template Field Name field, enter a name for the database field that the system will create for this question. This name will be used by bond administrators when creating bond forms. As such, the template field name should be as short as possible while clearly identifying the information that is captured in the database field.

     - The template field name must be no more than fourteen (14) characters in length and can contain no numbers, spaces, or special characters.

     - The template field name must be a unique entry that has not been used previously in the e-SURETY™ system.

     - It is recommended that the template field name following a "leading caps" naming
A template field name is not required if the validation type selected is Repeat Screen.

**NOTE:** To provide consistency among the hundreds of template field names your system will eventually contain, we recommend that any new questions added to your system follow the same pattern for these general types of fields. For more information about the template field naming conventions used within e-SURETY™, please refer to Template Field Naming Conventions.

- If the Validation Type is Text or Required Text, an additional text field will appear for Length. Enter the maximum number of characters to allow in the answer to the question, including any spaces and punctuation. Once a question's length is set, it cannot be changed without the help of a database administrator.

  **NOTE:** The maximum length you may enter for this field is 200.

- In the Apply Question At section, check all the bond actions for which this question should be asked. For example, you may wish the question to be asked only during the purchase of a new bond but not at bond renewal. The choices for this section are:
  - New Bond
  - Renewal
  - Non Premium Bearing Rider
  - Premium Bearing Rider
  - Cancellation
  - Reinstatement

  **NOTE:** Certain letters in the available selections appear in bold print. These bolded letters appear elsewhere in the system, such as when you are working in the Build a Bond or Maintain Bonds screens.

- The field for ACORD Field Designation is unused by the system at this time, but is planned as a future enhancement to e-SURETY™.

4. A message screen displays confirming that the record has been added, and the listing of all questions is displayed again with the new record now included.

By default, each new question is added to the bottom of the existing list of questions and given a
corresponding Order number. To change the order of a question with a question set, please refer to

**Change the Question Order within a Category.**

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Question

1. To access the questions within an existing question set in the system, click the *Questions* hotspot on the right of the listing on the *Question Sets* screen. The system displays a listing of all *Questions*, including the *Description* and *Order* for each question. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing question in the system, locate the question in the listing and click the corresponding *Edit* hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the *Submit* button. For more information about the various fields on this screen, please refer to **Add a New Question to a Question Set**.

   ☑ You may not at this point change either the Template Field Name or Length as they will already be in use within the database. You may also not change the Validation Type from one type of data entry field to another. You may only change whether the existing field type is required or not.

4. A message screen displays confirming that the record has been updated, and the listing of all questions is displayed again with the record now modified.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Question

You may inactivate a question within the e-SURETY™ system. This does not actually delete the question from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To access the questions within an existing question set in the system, click the *Questions* hotspot on the right of the listing on the *Question Sets* screen. The system displays a listing of all *Questions*, including the *Description* and *Order* for each question. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in
descending order.

2. To inactivate an existing question in the system, locate the question in the listing and click the corresponding Inactivate hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the question from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all questions is displayed again with the record now removed.

5. To return to the Questions screen without inactivating the record, click the No hotspot.

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**Recover an Inactivated Question**

You may reactivate a question within the e-SURETY™ system that was previously inactivated. This results in the question being displayed once again, making it available for use within the system.

1. To access the questions within an existing question set in the system, click the Questions hotspot on the right of the listing on the Question Sets screen. The system displays a listing of all Questions, including the Description and Order for each question.

2. To recover a previously inactivated question in the system, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated questions, including the Description and Order for each question. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

4. Locate the question in the listing and click the corresponding Activate hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the question.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated questions is displayed again.

7. To return to the listing of previously inactivated questions without recovering the record, click the No hotspot.

8. To return to the Questions screen, click the Return to active record view hotspot at the bottom of the list.
Change the Question Order within a Category

1. To change the order of the questions within an existing question set in the system, click the Questions hotspot on the right of the listing on the Question Sets screen. The system displays a listing of all Questions, including the Description and Order for each question.

2. To change the order of the questions within a question set, click the Change Order hotspot located at the bottom of the list.

3. The system displays all of the questions in a box on the resulting screen. Locate the question you wish to reorder in the box, and highlight it by clicking with your mouse.

4. Click the Move Up or Move Down buttons as needed until the question is located where you want it in the list. Repeat this step for any other questions you wish to reorder.

5. When finished, click the Finished >>> button at the bottom of the screen. The listing of all questions is displayed again with the questions now reordered.
**Template Field Naming Conventions**

The following are the template field names used in the core questions that are installed with e-SURETY™. We recommend that any new questions you add to your system -- such as questions within a new question set you may enter, for example -- follow the same pattern for these general types of fields.

<table>
<thead>
<tr>
<th>Template field name</th>
<th>length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name (for entities, such as a business)</td>
<td>80</td>
</tr>
<tr>
<td>FirstName (for individuals)</td>
<td>40</td>
</tr>
<tr>
<td>MiddleName</td>
<td>30</td>
</tr>
<tr>
<td>LastName</td>
<td>60</td>
</tr>
<tr>
<td>Address1</td>
<td>60</td>
</tr>
<tr>
<td>Address2</td>
<td>60</td>
</tr>
<tr>
<td>City</td>
<td>50</td>
</tr>
<tr>
<td>State</td>
<td>n/a</td>
</tr>
<tr>
<td>ZipCode</td>
<td>n/a</td>
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</tr>
<tr>
<td>FaxPhone</td>
<td>n/a</td>
</tr>
<tr>
<td>WebAddr</td>
<td>125</td>
</tr>
</tbody>
</table>

[Back]
**Attorney in Fact Question Set**

The **Attorney in Fact** question set allows the bond administrator to configure bond types with this question set. This optional feature is intended for those customers who do not wish to maintain a current record of which agents utilizing the e-SURETY™ system are designated as Attorneys in Fact (as defined in the Agencies area of the System Tables).

Instead of selecting the desired Attorney in Fact from the dropdown presented on the Buy a Bond: Premium Calculation screen, the Attorney in Fact name would be entered from its own screen just like any other question set included as part of the bond application.

To utilize this feature, the following steps are required:

- Your system administrator will need to set the value for `AttInFactDropdown` to False in the e-SURETY™ Configurations Interface. This will suppress the display of the Attorney in Fact dropdown on the Buy a Bond: Premium Calculation screen. This change will apply system-wide to all bond types. This feature cannot be applied selectively to some bond types and not others.

- Every bond type will need to be configured to include the Attorney in Fact question set and have the question "Who is signing as Attorney in Fact?" checked to be asked at all bond actions where an Attorney in Fact signature is required on the bond form.

- All bond templates will need to be modified to use `AinfFullName` as the template field name wherever you wish to have the Attorney in Fact name overlaid onto bond forms.

If this feature is utilized, no additional modifications are required for processing to mainframe systems. The correct Attorney in Fact name will be populated in the fcsTransSync table whether it was selected from the dropdown or entered by the user as part of the bond application's question sets.

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**Question Sets**

The **Question Sets** screen of the **Reference Tables** menu allows the bond administrator to define and maintain the question sets that can later be assigned to a particular type of bond during the Build a Bond process. A question set (e.g., Project) is comprised of individual questions all relating to the same topic (e.g., Project Description, Estimated Completion Date, etc.).

From the **Reference Tables** menu, click the **Question Sets** hotspot. On this initial **Question Sets** screen, the system displays a listing of all question sets, sorted alphabetically.

In addition, each question set listing includes a hotspot allowing the user to access the **Questions** within that category. To access the questions contained with a particular category, click the **Questions** hotspot corresponding to that question set. The system now displays a listing of all questions within that category, sorted alphabetically by **Question**.

There are several question sets that are required by the Contract module -- Company, Principal, Closeout, Contract Status Inquiry, Attorney in Fact, and Generic Obligee. These question categories should never be inactivated within the interface or otherwise removed from the system, nor should the questions within them be inactivated or removed.

Depending on which screen you are viewing, you may perform the following actions:

- **Add a New Question Set**
- **Edit an Existing Question Set**
- **Inactivate a Question Set**
- **Recover an Inactivated Question Set**
- **Add a New Question to a Question Set**
- **Edit an Existing Question**
- **Inactivate a Question**
- **Recover an Inactivated Question**
- **Change the Question Order within a Category**

**Add a New Question Set**

1. To add a new question set to the system, click the **Add** hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the question set information, then click the **Submit** button.
   - In the **Question Set** field, enter the name of the question set as you would like it to appear on the system screens.
   - In the **Reference Name** field, enter a name for the database table that the system will create for
The reference name must be no more than fourteen (14) characters in length and can contain no numbers, spaces, or special characters.

- The reference name must be a unique entry that has not been used previously in the e-SURETY™ system.
- It is recommended that the reference name begin with a capital letter, followed by lower-case letters.
- The system will automatically add the prefix "fcs" to the database table name. This should not be included in the reference name you enter for the table.

- In the Identifier Code field, enter a four-letter abbreviation for the question set name. This code will be used by the system to help bond administrators easily identify any questions that are later added to the question set. For example, for a question set with the name "Attorney Information" and reference name "Attorney", you might enter "Atty" as the identifier code.
  - The identifier code must be exactly four (4) characters in length and can contain no numbers, spaces, or special characters.
  - The identifier code must be a unique entry that has not been used previously in the e-SURETY™ system.
  - It is recommended that the identifier code begin with a capital letter, followed by lower-case letters.

**NOTE:** Think carefully when naming the Reference Name and Identifier Code fields, as you will not be able to edit them in the system later.

3. The listing of all question sets is displayed again with the new record now included.

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Question Set

1. To edit an existing question set in the system, locate the question set in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Submit** button.
   - You may not at this point change either the Reference Name or Identifier Code as they will already be in use within the database.
   - The Linked Question dropdown applies only to the Company and Principal question sets. This is
a system-required dropdown and should never be modified by any bond administrator.

3. The listing of all question sets is displayed again with the record now modified.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Question Set

You may inactivate a question set within the *e-SURETY™* system. This does not actually delete the question set from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing question set in the system, locate the question set in the listing and click the corresponding *Inactivate* hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the *Yes* hotspot to remove the question set from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all question sets is displayed again with the record now removed.

4. To return to the *Question Sets* screen without inactivating the record, click the *No* hotspot.

### Recover an Inactivated Question Set

You may reactivate a question set within the *e-SURETY™* system that was previously inactivated. This results in the question set being displayed once again, making it available for use within the system.

1. To recover a previously inactivated question set in the system, click the *Recover inactivated records* hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated question sets, alphabetized by *Category*. Locate the question set in the listing and click the corresponding *Activate* hotspot on the right.

3. A message screen displays asking you to confirm recovery of the record. Click the *Yes* hotspot to reactivate the question set.

4. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated question sets is displayed again.

5. To return to the listing of previously inactivated question sets without recovering the record, click the *No* hotspot.

6. To return to the *Question Sets* screen, click the *Return to active record view* hotspot at the bottom of the
Add a New Question to a Question Set

1. To access the questions within an existing question set in the system, click the Questions hotspot on the right of the listing on the Question Sets screen. The system displays a listing of all Questions, including the Description and Order for each question.

2. To add a new question to the system, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the question information, then click the Submit button.
   - In the Question field, enter the text of the question as you would like it to appear on the e-SURETY™ system screens, including punctuation.
   - The text of the Question must not contain any double quotation marks. However, single quotation marks (apostrophes) are acceptable. For example, the Question should be formatted as Enter ‘X’ if this is a new license.

   **NOTE:** The maximum number of characters allowed in the question, including any spaces and punctuation, is 300.

   - From the Validation Type dropdown, select the type of data entry field to be displayed for the user to answer this question and whether that response is required or optional. By choosing the appropriate validation field, the system will ensure that all information is entered in the correct format, resulting in proper display of the information throughout the system and on any bond documents. For more information and examples of the various types of validation available, please refer to Validation Types.
     - Think carefully when selecting the Validation Type, as you will not be able to change a question’s data entry field type later in the system. You will, however, always be able to change whether or not the question is required or not.
     - For tips on working with dropdown lists, please refer to Additional Considerations Regarding Dropdown Lists.

   - In the Template Field Name field, enter a name for the database field that the system will create for this question. This name will be used by bond administrators when creating bond forms. As such, the template field name should be as short as possible while clearly identifying the information that is captured in the database field.
     - The template field name must be no more than fourteen (14) characters in length and can contain no numbers, spaces, or special characters.
The template field name must be a unique entry that has not been used previously in the e-SURETY™ system.

It is recommended that the template field name following a “leading caps” naming convention, using both capital letters and lower-case letters to aid in readability.

A template field name is not required if the validation type selected is Repeat Screen.

NOTE: To provide consistency among the hundreds of template field names your system will eventually contain, we recommend that any new questions added to your system follow the same pattern for these general types of fields. For more information about the template field naming conventions used within e-SURETY™, please refer to Template Fields Naming Conventions.

If the Validation Type is Text or Required Text, an additional text field will appear for Length. Enter the maximum number of characters to allow in the answer to the question, including any spaces and punctuation. Once a question’s length is set, it cannot be changed without the help of a database administrator.

NOTE: The maximum length you may enter for this field is 200.

In the Apply Question At section, check all the bond actions for which this question should be asked. For example, you may wish the question to be asked only during the purchase of a new bond but not at the attachment of a non-premium bearing rider. The choices for this section are:

- New Bond
- Conversion
- Renewal
- Non Premium Bearing Rider
- Premium Bearing Rider
- CloseOut Initiation
- Closeout Reinstatement
- Lost Bid

NOTE: Certain letters in the available selections appear in bold print. These bolded letters appear elsewhere in the system, such as when you are working in the Build a Bond or Maintain Bonds screens.
The field for **ACORD Field Designation** is unused by the system at this time, but is planned as a future enhancement to **e-SURETY™**.

4. A message screen displays confirming that the record has been added, and the listing of all questions is displayed again with the new record now included.

By default, each new question is added to the bottom of the existing list of questions and given a corresponding Order number. To change the order of a question with a question set, please refer to **Change the Question Order within a Category**.

**NOTE:** Fields marked with an asterisk (*) are required.

**Edit an Existing Question**

1. To access the questions within an existing question set in the system, click the Questions hotspot on the right of the listing on the **Question Sets** screen. The system displays a listing of all Questions, including the Description and Order for each question. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing question in the system, locate the question in the listing and click the corresponding Edit hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the Submit button. For more information about the various fields on this screen, please refer to **Add a New Question to a Question Set**.

   ○ You may not at this point change either the Template Field Name or Length as they will already be in use within the database. You may also not change the Validation Type from one type of data entry field to another. You may only change whether the existing field type is required or not.

4. A message screen displays confirming that the record has been updated, and the listing of all questions is displayed again with the record now modified.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate a Question**

You may inactivate a question within the **e-SURETY™** system. This does not actually delete the question from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.
1. To access the questions within an existing question set in the system, click the Questions hotspot on the right of the listing on the Question Sets screen. The system displays a listing of all Questions, including the Description and Order for each question. This listing is sorted alphanumerically by the column heading noted with a ^\(^{\ddagger}\). To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To inactivate an existing question in the system, locate the question in the listing and click the corresponding Inactivate hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the question from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all questions is displayed again with the record now removed.

5. To return to the Questions screen without inactivating the record, click the No hotspot.

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Recover an Inactivated Question

You may reactivate a question within the e-SURETY™ system that was previously inactivated. This results in the question being displayed once again, making it available for use within the system.

1. To access the questions within an existing question set in the system, click the Questions hotspot on the right of the listing on the Question Sets screen. The system displays a listing of all Questions, including the Description and Order for each question.

2. To recover a previously inactivated question in the system, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated questions, including the Description and Order for each question. This listing is sorted alphanumerically by the column heading noted with a ^\(^{\ddagger}\). To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

4. Locate the question in the listing and click the corresponding Activate hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the question.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated questions is displayed again.
7. To return to the listing of previously inactivated questions without recovering the record, click the No hotspot.

8. To return to the Questions screen, click the Return to active record view hotspot at the bottom of the list.

**Change the Question Order within a Category**

1. To change the order of the questions within an existing question set in the system, click the Questions hotspot on the right of the listing on the Question Sets screen. The system displays a listing of all Questions, including the Description and Order for each question.

2. To change the order of the questions within a question set, click the Change Order hotspot located at the bottom of the list.

3. The system displays all of the questions in a box on the resulting screen. Locate the question you wish to reorder in the box, and highlight it by clicking with your mouse.

4. Click the Move Up or Move Down buttons as needed until the question is located where you want it in the list. Repeat this step for any other questions you wish to reorder.

5. When finished, click the Finished >>> button at the bottom of the screen. The listing of all questions is displayed again with the questions now reordered.
Generic Obligee Question Set

The Generic Obligee question set allows the bond administrator to configure bond types with this question set. This optional feature enables the user to enter the Obligee information at the time of bond application.

This is useful if a state has a generic bond form that can be used for an unlimited number of Obligees. Instead of configuring countless bond types for every potential Obligee for which the generic bond form could apply, the bond administrator will simply create a single bond type corresponding to the Generic Obligee for that particular state. As the agent or CSR/Underwriter completes the Buy a Bond process, the Generic Obligee's name would be entered from its own screen just like any other question set included as part of the bond application.

To utilize this feature, the following steps are required:

- A Generic Obligee must be entered in the Obligees area of the System Tables for every state for which you wish to utilize this feature. The name entered does not have to read “Generic Obligee”, but it should be used consistently across the system.

- The bond administrator will need to configure the desired bond type(s) accordingly:
  - After selecting the state for the bond type, set “Generic Obligee” as the Obligee.
  - Include the Generic Obligee question set within the Question Sets area, and check the desired questions within the set to be asked at the appropriate bond actions.
  - Modify the bond template(s) to use GoblName as the template field name wherever you wish to have the Generic Obligee name overlaid onto bond forms.

- Work with your system and/or database administrators if processing to mainframe systems is required. The Generic Obligee name and address will be populated in the fcsTransSync table into new fields all beginning with the prefix Gobl. Back-end programming changes will need to detect whether to pull the Obligee name from the regular system Obligee field or the new Generic Obligee fields.
**Rate Tables**

The **Rate Tables** screen of the **Reference Tables** menu allows the bond administrator to define and maintain the sliding cost scales used to calculate the cost of bonds that have **variable rates**. Rates are typically in dollars per units, and a unit is typically $1,000.

For example, a rate table might define the cost for the first $100,000 to be 6.00, the second $100,000 to be 4.00, and anything in excess of $200,000 to be 3.00. These individual costs are referred to as the "rate details" for that rate table. For example, a $350,000 bond would cost the applicant:

\[
\begin{align*}
600 & \text{ (6 x 100 units)} \\
+ 400 & \text{ (4 x 100 units)} \\
+ 450 & \text{ (3 x 150 units)} \\
\hline
& = 1450.00
\end{align*}
\]

From the **Reference Tables** menu, click the **Rate Tables** hotspot. On this initial **Rate Tables** screen, the system displays a listing of all rate tables, including the **Eff. Date**, **Name**, **Description**, **Rate Type**, and **Status** for each rate table. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each rate table listing includes a hotspot for the **Details** for that rate table. To access the details of a particular rate table, click the **Details** hotspot corresponding to that rate table. The system now displays a listing of all the rate details associated with that rate table, including the **Order**, **Number of Units**, and **Cost** for each rate detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. To return to the **Rate Tables** screen, click the **Return to Rate Tables** hotspot at the bottom of the list.

Because rate tables are completely historical, and rate tables may be entered that will go into effect on a future date, the **Rate Tables** area has some unique characteristics and rules which differ from other **Reference Tables**. These exceptions are explained below.

Depending on which screen you are viewing, you may perform the following actions:

- **Add a New Rate Table**
- **Edit an Existing Rate Table**
- **Inactivate a Rate Table**
- **Recover an Inactivated Rate Table**
- **Add a New Detail to a Rate Table**
- **Edit an Existing Rate Table Detail**
- **Inactivate a Rate Table Detail**
- **Recover an Inactivated Rate Table Detail**
Add a New Rate Table

1. To add a new rate table to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the rate table information, then click the Add button.

   - **Effective Date** -- Enter the date that the rate will go into effect.
     - When configuring a new rate table that you would like to be effective immediately within the system, enter today's date or earlier. After the screen is submitted, the rate table will appear with a status of "Active".
     - When entering a rate table that you would like to be effective at some date in the future, enter an appropriate date. The rate table will appear with a status of "Pending".
     - **NOTE**: Beginning with version 5.1.14 Premium will now be calculated based on the rate table in effect on the bonds effective date. When creating a new rate table you could consider the predate limits of your bond configurations when entering the effective date for your rate tables.

   - **Name** -- enter a brief name for the rate table as you would like it to be referenced within the Build / Maintain Bonds screens. [max length: 25 characters]
     - **NOTE**: Plan the name of the rate table you are entering carefully in advance, as it **may never be modified again** from within the application. (For more information, please refer to [Edit an Existing Rate Table](#).)

   - **Description** -- Enter a longer description of the rate table for your own purposes of identification. [max length: 150 characters]

   - **Rate Type** -- Use the dropdown to select the rate type associated with this rate table. This rate type selection is for reporting purposes only; it has no impact on premium calculation. The rate types available in this dropdown are those that have been predefined in the Reference Tables area of e-SURETY™. (For more information, please refer to [Dropdown Lists](#).)

   - **Notes** -- Enter any documentation to explain how the current / future rate was determined, when it was filed, etc.

3. A message screen displays confirming that the record has been added, and the listing of all rate tables is displayed again with the new record now included.

4. To return to the Rate Tables screen without entering a new record, click the Return to Table button.

**NOTE**: Fields marked with an asterisk (*) are required.

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**Edit an Existing Rate Table**
Editing an existing rate table has two different purposes within e-SURETY™, depending on the current status of the rate table.

To "edit" an active rate table means to configure a new version of the rate table that you wish to become effective at some date in the future. No element of an active rate table may be edited since it is currently being used by system for bond issuance. However, by changing the effective date to a future date, modifications to the remaining fields may then be submitted, with one exception. The name of the rate table may never be modified under any circumstances, as this is the key element to identifying a rate table as it changes over time. When the page is submitted, the system will create a second version of the existing rate table, and two rate tables will now be displayed: the current rate table will continue to display with a status of Active; the rate table with the future effective date will display as Pending. For each unique date entered, a distinct version of the rate table will be generated by the system and displayed onscreen. When the effective date of a pending rate table is reached, the system will retire the previously active rate, and the pending version will now become the active rate table.

Editing a pending rate table follows the standard usage within e-SURETY™. Since the rate table is not yet in effect, everything except the rate table name may be modified.

1. To edit an existing rate table in the system, locate the rate table in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

   - **Effective Date** -- Enter the date that the rate will go into effect.

     **NOTE:** The date entered must be formatted as mm/dd/yyyy when editing an existing rate table only. A two-year date format is not accepted on this screen, as is allowed when entering a new rate table for the first time.

   - **Name** -- This field may never be modified after initial configuration within the system.

3. Modify the remaining data entry fields as needed, then click the Update button.

4. To return to the Rate Tables screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate a Rate Table

You may inactivate a rate table within the e-SURETY™ system. This does not actually delete the rate table from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing rate table in the system, locate the rate table in the listing and click the
corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the rate table from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all rate tables is displayed again with the record now removed.

4. To return to the Rate Tables screen without removing the record, click the No hotspot.

**Recover an Inactivated Rate Table**

You may reactivate a rate table within the e-SURETY™ system that was previously inactivated. This results in the rate table being displayed once again, making it available for use within the system.

1. To recover a previously inactivated rate table in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated rate tables, including the Eff. Date, Name, Description, Rate Type, and Status for each rate table. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the rate table in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the rate table.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated rate tables is displayed again.

6. To return to the listing of previously inactivated rate tables without recovering the record, click the No hotspot.

7. To return to the Rate Tables screen, click the Return to active record view hotspot at the bottom of the list.

**Add a New Detail to a Rate Table**

1. To access the rate details associated with an existing rate table in the system, click the Details hotspot on the right of the listing on the Rate Tables screen. The system displays a listing of all Rate Table Details, including the Order, Number of Units, and Cost for each rate detail.

2. To add a new rate detail to the system, click the Add hotspot located at the bottom of the list.
3. A number of data entry fields will be displayed on the resulting screen. Enter the rate detail information, then click the [Add] button.
   - In the **Order** field, enter "1" for the first rate to be applied to the total bond amount, "2" for the second rate to be applied to the remaining bond amount, and so on.
   - In the **Number of Units** field, enter the number of units (typically $1,000) to which the cost will be applied. For example, enter "100" to apply the cost to the first $100,000; "150" to apply the cost to the next $150,000; etc. For your last entry, enter "-1". The system will apply the corresponding cost to any remaining amount. The unit value is that which has been defined for each company in the **System Tables** area of e-SURETY™. (For more information, please refer to [Companies](#)).
   - In the **Cost** field, enter the dollar amount to be applied. For example, enter "6" for a cost of $6.00 per x number of units; "3.5" for a cost of $3.50 per x number of units; etc.

4. A message screen displays confirming that the record has been added, and the listing of all rate details is displayed again with the new record now included.

5. To return to the **Rate Table Details** screen without entering a new record, click the [Return to Table](#) button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Rate Table Detail

1. To access the rate details associated with an existing rate table in the system, click the **Details** hotspot on the right of the listing on the **Rate Tables** screen. The system displays a listing of all **Rate Table Details**, including the **Order**, **Number of Units**, and **Cost** for each rate detail. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing rate detail in the system, locate the rate detail in the listing and click the corresponding **Edit** hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the [Update](#) button. For more information about the various fields on this screen, please refer to [Add a New Detail to a Rate Table](#).

4. A message screen displays confirming that the record has been updated, and the listing of all rate details is displayed again with the record now modified.

5. To return to the **Rate Table Details** screen without updating the record, click the [Return to Table](#) button.
Inactivate a Rate Table Detail

You may inactivate a rate detail within the e-SURETY™ system. This does not actually delete the rate detail from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To access the rate details associated with an existing rate table in the system, click the Details hotspot on the right of the listing on the Rate Tables screen. The system displays a listing of all Rate Table Details, including the Order, Number of Units, and Cost for each rate detail. This listing is sorted alphabetically by the column heading noted with a ^
2. To inactivate an existing rate detail in the system, locate the rate detail in the listing and click the corresponding Inactivate hotspot on the right.
3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the rate detail from the list.
4. A message screen displays telling you that the record has been inactivated, and the listing of all rate details is displayed again with the record now removed.
5. To return to the Rate Table Details screen without inactivating the record, click the No hotspot.

Recover an Inactivated Rate Table Detail

You may reactivate a rate detail within the e-SURETY™ system that was previously inactivated. This results in the rate detail being displayed once again, making it available for use within the system.

1. To access the rate details associated with an existing rate table in the system, click the Details hotspot on the right of the listing on the Rate Tables screen. The system displays a listing of all Rate Table Details, including the Order, Number of Units, and Cost for each rate detail.
2. To recover a previously inactivated rate detail in the system, click the Recover inactivated records hotspot located at the bottom of the list.
3. The system displays a listing of all previously inactivated rate details, including the Order, Number of Units, and Cost for each rate detail. This listing is sorted alphabetically by the column heading noted with a ^

4. Locate the rate detail in the listing and click the corresponding **Activate** hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the rate detail.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated rate details is displayed again.

7. To return to the listing of previously inactivated rate details without recovering the record, click the **No** hotspot.

8. To return to the **Rate Table Details** screen, click the **Return to active record view** hotspot at the bottom of the list.
Rate Types

The Rate Types screen of the Reference Tables menu allows the bond administrator to define and maintain the modifiers associated with each of the rate types configured as part of the Rate Types dropdown in the Dropdown List screen of the Reference Tables menu.

If a rate type has a modifier associated with it, any accounts configured with that rate type will have that modifier applied against the premium calculated for every Contract bond issuance. Rate type modifiers do not apply to Commercial account-based transactions.

From the Reference Tables menu, click the Rate Types hotspot. On this initial Rate Types screen, the system displays a listing of all rate types, including the name of the Rate Type and Modifier for each rate type. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following action. To add or inactivate a rate type, or to edit the name of a rate type, you must edit the Rate Types dropdown list in the Dropdown List screen of the Reference Tables menu. (For more information, please refer to Dropdown Lists.) Upon returning to the Rate Types screen, the changes will be automatically updated. New rate types are added with a default modifier of 1.0.

Edit an Existing Rate Type Modifier

1. To edit an existing rate type modifier in the system, locate the rate type in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry field displayed on the resulting screen as needed, then click the Update button.
   - Rate type modifiers can be entered with up to four decimal places. Any additional places entered will be rounded as needed.

3. A message screen displays confirming that the record has been updated, and the listing of all rate types is displayed again with the record now modified.

4. To return to the Rate Types screen without updating the record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.
Regions

The **Regions** screen of the **System Tables** menu allows the bond administrator to define and maintain the various regions that the **e-SURETY™** system will use, primarily for reporting purposes. Regions can consist of any number of branches. (For more information, please refer to **Branches**.)

From the **System Tables** menu, click the **Regions** hotspot. The system displays a listing of all regions, sorted alphabetically by **Region Name**.

Once in this area, you may perform the following actions:

**Add a New Region**

**Edit an Existing Region**

**Inactivate an Region**

**Recover an Inactivated Region**

**Add a New Region**

1. To add a new region to the system, click the **Add** hotspot located at the bottom of the list.

2. A data entry field will be displayed on the resulting screen. Enter the region name, then click the **Add** button.

3. A message screen displays confirming that the record has been added, and the listing of all regions is displayed again with the new record now included.

4. To return to the **Regions** screen without entering a new record, click the **Return to Table** button.

**NOTE**: Fields marked with an asterisk (*) are required.

**NOTE**: If you experience an error while adding a class that reads "The field set was missing", try entering the class again, making sure to click the **Add** button with your mouse rather than pressing the "Enter" key on the keyboard.

**Edit an Existing Region**

1. To edit an existing region in the system, locate the region in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry field displayed on the resulting screen as needed, then click the **Update** button.
3. A message screen displays confirming that the record has been updated, and the listing of all regions is displayed again with the record now modified.

4. To return to the Regions screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

---

**Inactivate a Region**

You may inactivate a region within the e-SURETY™ system. This does not actually delete the region from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing region in the system, locate the region in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the region from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all regions is displayed again with the record now removed.

4. To return to the Regions screen without inactivating the record, click the No hotspot.

---

**Recover an Inactivated Region**

You may reactivate a region within the e-SURETY™ system that was previously inactivated. This results in the region being displayed once again, making it available for use within the system.

1. To recover a previously inactivated region in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated regions, sorted alphabetically by Region Name.

3. Locate the region in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the region.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously
inactivated regions is displayed again.

6. To return to the listing of previously inactivated regions without recovering the record, click the No hotspot.

7. To return to the Regions screen, click the Return to active record view hotspot at the bottom of the list.
Reinsurance Companies

The Reinsurance Companies screen of the System Tables menu allows the bond administrator to define and maintain the different reinsurance companies, as well as the reinsurers associated with them, that the e-SURETY™ system will use.

From the System Tables menu, click the Reinsurance Companies hotspot. The system displays a listing of all reinsurance companies, including the Name, Address, City, State, Zip Code, and Phone for each reinsurance company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each reinsurance company listing includes a hotspot for the Reinsurers associated with that reinsurance company. To access the Reinsurers associated with a particular reinsurance company, click the Reinsurers hotspot corresponding to that reinsurance company. The system now displays a listing of all reinsurers associated with that reinsurance company, including the First Name, Last Name, and Email for each reinsurer. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order. To return to the Reinsurance Companies screen, click the Return to Reinsurance Companies hotspot at the bottom of the list.

Depending on which screen you are viewing, you may perform the following actions:

Add a New Reinsurance Company
Edit an Existing Reinsurance Company
Inactivate an Reinsurance Company
Recover an Inactivated Reinsurance Company
Add a New Reinsurer to a Reinsurance Company
Edit an Existing Reinsurer
Inactivate an Reinsurer
Recover an Inactivated Reinsurer

Add a New Reinsurance Company

1. To add a new reinsurance company to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the reinsurance company information, then click the Add button.

3. A message screen displays confirming that the record has been added, and the listing of all reinsurance companies is displayed again with the new record now included.
To return to the **Reinsurance Companies** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing Reinsurance Company

1. To edit an existing reinsurance company in the system, locate the reinsurance company in the listing and click the corresponding **Edit** hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the **Update** button.

3. A message screen displays confirming that the record has been updated, and the listing of all reinsurance companies is displayed again with the record now modified.

4. To return to the **Reinsurance Companies** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Inactivate an Reinsurance Company

You may inactivate an reinsurance company within the e-SURETY™ system. This does not actually delete the reinsurance company from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing reinsurance company in the system, locate the reinsurance company in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the reinsurance company from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all reinsurance companies is displayed again with the record now removed.

4. To return to the **Reinsurance Companies** screen without inactivating the record, click the **No** hotspot.

### Recover an Inactivated Reinsurance Company

You may reactivate an reinsurance company within the e-SURETY™ system that was previously inactivated. This results in the reinsurance company being displayed once again, making it available for use within the system.
1. To recover a previously inactivated reinsurance company in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated reinsurance companies, including the **Name**, **Address**, **City**, **State**, and **Phone** for each reinsurance company. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the reinsurance company in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the reinsurance company.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated reinsurance companies is displayed again.

6. To return to the listing of previously inactivated reinsurance companies without recovering the record, click the **No** hotspot.

7. To return to the **Reinsurance Companies** screen, click the **Return to active record view** hotspot at the bottom of the list.

**Add a New Reinsurer to a Reinsurance Company**

1. To access the reinsurers within an existing reinsurance company in the system, click the **Reinsurers** hotspot on the right of the listing on the **Reinsurance Companies** screen. The system now displays a listing of all **Reinsurers**, including the **First Name**, **Last Name** and **Email** for each reinsurer.

2. To add a new reinsurer to the system, click the **Add** hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the reinsurer information, then click the **Add** button.

   - Select the desired **Commercial Authority** and **Contract Authority** from the dropdowns displayed. This determines the level of underwriting authority the user will have within each module of the system. The authority levels available in these dropdowns are those that have been predefined in the **Reference Tables** area of e-SURETY™. (For more information, please refer to Authority Levels.)

4. A message screen displays confirming that the record has been added, and the listing of all reinsurers is displayed again with the new record now included.

5. To return to the **Reinsurers** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Edit an Existing Reinsurer**

1. To access the reinsurers within an existing reinsurance company in the system, click the Reinsurers hotspot on the right of the listing on the Reinsurance Companies screen. The system now displays a listing of all Reinsurers, including the First Name, Last Name and Email for each reinsurer. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To edit an existing reinsurer in the system, locate the reinsurer in the listing and click the corresponding Edit hotspot on the right.

3. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

4. A message screen displays confirming that the record has been updated, and the listing of all reinsurers is displayed again with the record now modified.

5. To return to the Reinsurers screen without updating the record, click the Return to Table button.

**NOTE:** Fields marked with an asterisk (*) are required.

**Inactivate an Reinsurer**

You may inactivate an reinsurer within the e-SURETY™ system. This does not actually delete the reinsurer from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To access the reinsurers within an existing reinsurance company in the system, click the Reinsurers hotspot on the right of the listing on the Reinsurance Companies screen. The system now displays a listing of all Reinsurers, including the First Name, Last Name, and Email for each reinsurer. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

2. To inactivate an existing reinsurer in the system, locate the reinsurer in the listing and click the corresponding Inactivate hotspot on the right.

3. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the reinsurer from the list.

4. A message screen displays telling you that the record has been inactivated, and the listing of all reinsurers is displayed again with the record now removed.

5. To return to the Reinsurers screen without inactivating the record, click the No hotspot.
Recover an Inactivated Reinsurer

You may reactivate an reinsurer within the e-SURETY™ system that was previously inactivated. This results in the reinsurer being displayed once again, making it available for use within the system.

1. To access the reinsurers within an existing reinsurance company in the system, click the Reinsurers hotspot on the right of the listing on the Reinsurance Companies screen. The system now displays a listing of all Reinsurers, including the First Name, Last Name, and Email for each reinsurer.

2. To recover a previously inactivated reinsurer in the system, click the Recover inactivated records hotspot located at the bottom of the list.

3. The system displays a listing of all previously inactivated reinsurers, including the First Name, Last Name, and Email for each reinsurer. This listing is sorted alphanumerically by the column heading noted with a ^.

4. Locate the reinsurer in the listing and click the corresponding Activate hotspot on the right.

5. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the reinsurer.

6. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated reinsurers is displayed again.

7. To return to the listing of previously inactivated reinsurers without recovering the record, click the No hotspot.

8. To return to the Reinsurers screen, click the Return to active record view hotspot at the bottom of the list.
SAA Codes

The SAA Codes screen of the System Tables describes the codes from the Surety Association of America. These codes are pre-configured into the e-SURETY system; however the bond administrator has the ability to define new codes or maintain codes in the listing.

From the System Tables menu, click the SAA Codes hotspot. The system displays a listing of all SAA codes, including the SAA Code, Description, and Module of each SAA code. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Once in this area, you may perform the following actions:

Add a New SAA Code
Edit an Existing SAA Code
Inactivate an SAA Code
Recover an Inactivated SAA Code

Add a New SAA Code

1. To add a new SAA code to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the SAA code information, then click the Add button.
   - Module --Enter a 1, 2, or 3 in the textbox displayed to indicate which SAA codes should be displayed in each module on the Build a Bond and Maintain Bonds Configure Bond Type screen. The SAA codes will appear in the dropdown list on each of these screens according to the Module code indicated below:
     - 1 -- Commercial module only
     - 2 -- Contract module only
     - 3 -- Both Commercial and Contract modules

3. A message screen displays confirming that the record has been added, and the listing of all SAA codes is displayed again with the new record now included.

NOTE: If you receive an error message that reads There was an error processing this page: (0), it could be that the SAA code being entered is a duplicate of one that already exists. Ensure that the SAA code is unique to the system and try again. Confirm that the SAA code has not been inactivated previously as well (accessible from screen 1 of the SAA Codes screen only).
4. To return to the SAA Codes screen without entering a new record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Edit an Existing SAA Code

1. To edit an existing SAA code in the system, locate the SAA code in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry fields displayed on the resulting screen as needed, then click the Update button.

3. A message screen displays confirming that the record has been updated, and the listing of all SAA codes is displayed again with the record now modified.

4. To return to the SAA Codes screen without updating the record, click the Return to Table button.

NOTE: Fields marked with an asterisk (*) are required.

Inactivate an SAA Code

You may inactivate a SAA code within the e-SURETY™ system. This does not actually delete the SAA code from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing SAA code in the system, locate the SAA code in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the SAA code from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all SAA codes is displayed again with the record now removed.

4. To return to the SAA Codes screen without inactivating the record, click the No hotspot.

Recover an Inactivated SAA Code

You may reactivate a SAA code within the e-SURETY™ system that was previously inactivated. This results in the SAA code being displayed once again, making it available for use within the system.

1. To recover a previously inactivated SAA code in the system, click the Recover inactivated records hotspot located at the bottom of the list.
2. The system displays a listing of all SAA codes, including the **SAA Code** and **Description** of each SAA code. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the SAA code in the listing and click the corresponding **Activate** hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the **Yes** hotspot to reactivate the SAA Code.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated SAA codes is displayed again.

6. To return to the listing of previously inactivated SAA codes without recovering the record, click the **No** hotspot.

7. To return to the **SAA Codes** screen, click the **Return to active record view** hotspot at the bottom of the list.
### User Role Actions

The following is a list of current user role, or secured, actions that can be toggled on or off for each user role that is defined in the system via the Configure User Roles screen of the System Tables menu. The list below is alphabetized by **Action Name**, which does not correspond to how it appears in your system, but presents similar actions together.

<table>
<thead>
<tr>
<th>ACTION NAME</th>
<th>ACTION DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access Private Attachments</td>
<td>If enabled the user is allowed to access private attachments.</td>
</tr>
<tr>
<td>Approval Conditions</td>
<td>Allow user to view/edit Approval Conditions note on the View Bond screen (R-Read Only, RW-Read &amp; Write) <strong>RW available to role types 1 and 3 only</strong></td>
</tr>
<tr>
<td>Attachments</td>
<td>Configure access to view/download attachments (1-All, 2-RoleType, 3-Role, 4-User) -- if enabled, users can view and download bond and account attachments based on the following setting configured in the Additional Information field for this action: 1 – user can view and download all attachments uploaded to the bond/account; 2 – user can only view and download attachments uploaded to the bond/account by other users of the same role type; 3 – user can only view and download attachments uploaded to the bond/account by other users of the same role; 4 – user can only view and download attachments that they themselves uploaded to the bond/account</td>
</tr>
<tr>
<td>Billing Options Selection</td>
<td>Allow the user to select billing options for new bond purchase and/or renewal (1-Both, 2-New Bond Purchase Only, 3-Renewal Only)</td>
</tr>
<tr>
<td>Bond History</td>
<td>Access Bond History -- if enabled, users will see the Bond History button on the View Bond screen in the appropriate module(s) based on the following setting configured in the Additional Information field for this action: 1 - Commercial only, 2 - Contract only, 3 - Both modules</td>
</tr>
<tr>
<td>Bond Number Override</td>
<td>Allow existing bond number entry on the Buy/Submit a Bond: Premium Calculation screens</td>
</tr>
<tr>
<td>Change Applicant</td>
<td>Change the applicant on the View Bond screen</td>
</tr>
<tr>
<td>Change Branch</td>
<td>Change the branch on the View Bond screen</td>
</tr>
<tr>
<td>Change Commission</td>
<td>Change the commission at Submit or View Bond</td>
</tr>
<tr>
<td>Change Docs Received</td>
<td>Change the documents received value (requires Show item)</td>
</tr>
<tr>
<td>Change Effective Date</td>
<td>Change the effective date on the View Bond screen</td>
</tr>
<tr>
<td>Change Est. Completion Date</td>
<td>Change the estimated completion date on the View Bond screen (Contract only)</td>
</tr>
<tr>
<td>Change Expiration Date</td>
<td>Change the expiration date on the View Bond screen</td>
</tr>
<tr>
<td>Change Maintenance Table</td>
<td>Change the maintenance table value on the View Bond screen (Contract only)</td>
</tr>
<tr>
<td>Change Maintenance Term</td>
<td>Change the maintenance term value on the View Bond screen (Contract only)</td>
</tr>
<tr>
<td>Change Penalty</td>
<td>Change the bond penalty on the View Bond screen</td>
</tr>
<tr>
<td>Change Premium</td>
<td>Change the premium value on the View Bond screen</td>
</tr>
<tr>
<td>Change Rate Mod</td>
<td>Change the rate mod value (requires Show item)</td>
</tr>
<tr>
<td>Change Responsible U/W</td>
<td>Change the responsible underwriter on the View Bond screen</td>
</tr>
<tr>
<td>Change Retainage</td>
<td>Change the retainage value on the View Bond screen (Contract only)</td>
</tr>
<tr>
<td>Feature</td>
<td>Description</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Claims</td>
<td>Access Claims -- requires the Claims module to be licensed; if enabled, users will see the Claims button on the View Bond screen in both modules</td>
</tr>
<tr>
<td>Commercial Accounts</td>
<td>Use Commercial Accounts -- if enabled, users will see the screen asking if an account will be used at the beginning of the Buy a Bond process (Commercial only)</td>
</tr>
<tr>
<td>Configure User Roles</td>
<td>Define user security roles -- if enabled, bond administrator role types will see the Configure User Roles hyperlink on the System Tables &gt; Authority Levels screen</td>
</tr>
<tr>
<td>Delete Attachments</td>
<td>Delete Attachments -- if enabled in conjunction with Attachments, users will be able to delete attachments from both bonds and accounts</td>
</tr>
<tr>
<td>Diary</td>
<td>Access Diary -- if enabled, users will see the Diary button on the View Bond screen in both modules</td>
</tr>
<tr>
<td>Effective Date Purchase Override</td>
<td>Change the effective date at bond purchase when otherwise restricted due to penalty override (Commercial only &amp; quotation mode only)</td>
</tr>
<tr>
<td>Intro Page</td>
<td>Intro page user sees</td>
</tr>
<tr>
<td>Renew Always</td>
<td>Renew a bond outside the renewal window on the View Bond screen -- previously Admins/CSRs could renew a bond immediately after issuance, while agents would only see the renewal option in the action dropdown within the notification period; is now controlled via a user role action for all roles</td>
</tr>
<tr>
<td>Show Billing Type</td>
<td>Show billing type on the Buy/Submit a Bond: Premium Calculation screens</td>
</tr>
<tr>
<td>Show Commission</td>
<td>Show agency commission on Buy a Bond and View Bond screens</td>
</tr>
<tr>
<td>Show Decision Engine Colors</td>
<td>Show the colored pass-fail question labels on the View Bond screen</td>
</tr>
<tr>
<td>Show Docs Received</td>
<td>Show the documents received checkbox on the View Bond screen</td>
</tr>
<tr>
<td>Show Premium on Referred Bond</td>
<td>Show the premium for a referred bond on the View Bond screen</td>
</tr>
<tr>
<td>Show Rate Mod</td>
<td>Show the rate mod value on the View Bond screen</td>
</tr>
<tr>
<td>Show Test Agency Instructions</td>
<td>Show instructions for submitting Test Agency bonds on the Buy a Bond: Choose Agency screen (Commercial only)</td>
</tr>
<tr>
<td>Show Test Agency Transactions</td>
<td>Allow the user to view bonds / accounts issued to the Test Agency -- if enabled, users will see existing bonds and accounts issued to the Test Agency; also allows the user to issue bonds and enter accounts to the Test Agency</td>
</tr>
<tr>
<td>Upload Attachments</td>
<td>Upload Attachments -- if enabled in conjunction with Attachments, users will be able to upload attachments to both bonds and accounts</td>
</tr>
<tr>
<td>User Version Edit</td>
<td>If enabled and a 1 is entered in the additional info column the user is allowed to both View and Edit the User Version of a bond on the view bond screen. If a 2 is entered for additional info. The user is only allowed to View the user version.</td>
</tr>
</tbody>
</table>
State Surcharges

The State Surcharges screen of the System Tables menu allows the bond administrator to define and maintain the different types of state surcharges that the system will use. State surcharges will be calculated into the total premium as follows:

- For Commercial bonds, the surcharge will be added based upon the state of the obligee configured for the bond type.
- For Contract bonds, the surcharge will be added based upon the project location/risk state selected at the time of bond issuance.

From the System Tables menu, click the State Surcharges hotspot. The system displays a listing of all state surcharges, including the State Name, State ID, and Surcharge for each state. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

The eight U.S. territories and eleven Canadian provinces are available in the system dropdown for US states (validation type "US state"). However, these records were flagged as inactivated so that they will not appear in the dropdown unless a bond administrator activates them via the State Surcharges screen of the System Tables menu. In addition, it is the bond administrator’s responsibility to update the user-defined non-required dropdown for US states (validation type "Dropdown > US State (Non-Required)" to add any desired territories.

Once in this area, you may perform the following actions:

- Edit an Existing State Surcharge
- Inactivate a State
- Recover an Inactivated State

Edit an Existing State Surcharge

1. To edit an existing state surcharge in the system, locate the state surcharge in the listing and click the corresponding Edit hotspot on the right.

2. Modify the data entry field displayed on the resulting screen as needed, then click the Update button.
   - NOTE: The percentage must be entered in decimal format. For example, 5% should be entered as 0.05 in the surcharge field.

3. A message screen displays confirming that the record has been updated, and the listing of all state surcharges is displayed again with the record now modified.

4. To return to the State Surcharges screen without updating the record, click the Return to Table button.
NOTE: Fields marked with an asterisk (*) are required.

Inactivate a State

You may inactivate a state within the e-SURETY™ system. This does not actually delete the state from the system, but instead prevents it from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing state in the system, locate the state in the listing and click the corresponding Inactivate hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the Yes hotspot to remove the state from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all states is displayed again with the record now removed.

4. To return to the State Surcharges screen without inactivating the record, click the No hotspot.

NOTE: While the functionality exists to inactivate a state record (as of version 4.5.9), bond administrators are strongly urged never to inactivate any of the core 50 states or District of Columbia.

Recover an Inactivated State

You may reactivate a state within the e-SURETY™ system that was previously inactivated. This results in the state being displayed once again, making it available for use within the system.

1. To recover a previously inactivated state in the system, click the Recover inactivated records hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated states, including the State Name, State ID, and Surcharge for each state. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the state in the listing and click the corresponding Activate hotspot on the right.

4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the state.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated states is displayed again.

6. To return to the listing of previously inactivated states without recovering the record, click the No hotspot.
7. To return to the State Surcharges screen, click the Return to active record view hotspot at the bottom of the list.

**NOTE**: Bond administrators have the option of recovering up to eight inactivated records representing the U.S. territories and eleven inactivated records representing the Canadian provinces.
Users

The Users screen of the System Tables menu allows the bond administrator to define and maintain the different types of users who can access the e-SURETY™ system. Users are employees of your organization, such as bond assistants, CSRs, and administrative personnel. If you need to define or maintain an agent who has access to the system, please refer to the Agencies screen of the System Tables menu. Similarly, if you need to define or maintain a reinsurer who has access to the system, please refer to the Reinsurance Companies screen of the System Tables menu.

From the System Tables menu, click the Users hotspot. On this initial Users screen, the system displays a listing of all users, including the First Name, Last Name, Email, e-SURETY™ Authority, Commercial Authority, and Contract Authority of each user. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

In addition, each user listing includes a hotspot for the Branches associated with that user. With the release of e-SURETY™ 5.0.2, users can now be assigned to multiple branches. To access the branches associated with a particular user, click the Branches hotspot corresponding to that user. The system now displays a listing of all branches associated with that user, including the Branch name and Primary Branch flag for each user. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

Depending on which screen you are viewing, you may perform the following actions:

Add a New User
Edit an Existing User
Inactivate a User
Recover an Inactivated User
Add Branches Associated with a User
Remove Branches Associated with a User
Add or Remove States Associated with a User

Add a New User

1. To add a new user to the system, click the Add hotspot located at the bottom of the list.

2. A number of data entry fields will be displayed on the resulting screen. Enter the user information, including their branch and access level (Administrator or CSR), then click the Add button.
   - Enter a Login user ID for the user. Ensure that login IDs are unique, as the system does not prevent entry of duplicate logins. Regardless of how it is entered on this screen, a user's login will not be case-sensitive when logging into e-SURETY™.
Enter a **Password** for the user. Passwords are case-sensitive and will be validated as such when logging into the system.

Select the desired branch to which the user will be assigned. This determines the bonds that will appear in the **Pending Bonds** queue for the user.

Select the desired **e-SURETY™ Authority** from the dropdown displayed. This determines the level of access the user will have within the **e-SURETY™** system. The roles available in this dropdown are those that have been predefined in the **System Tables** area of **e-SURETY™**. (For more information, please refer to **Configure User Roles**.)

- To enter a user who will be accessing the system as either an agent or reinsurer, go to **Agencies** and **Reinsurance Companies**, respectively.

- Identify whether the user should have access to the Reports navigation item (as would all users assigned to an Administrator or CSR/Underwriter role type by default). Click the appropriate radio button beside **Hide Reports Hyperlink?**.
  - The primary purpose of this restriction will prevent wholesalers from viewing reports in the system, as the majority of remaining permissions for wholesalers are controlled via their user role. (For more information, please refer to **Configure User Roles**.)

- Select the desired **Commercial Authority** and **Contract Authority** from the drop downs displayed. This determines the level of underwriting authority the user will have within each module of the system. The authority levels available in these drop downs are those that have been predefined in the **Reference Tables** area of **e-SURETY™**. (For more information, please refer to **Authority Levels**.)

- Identify whether the user will be **Branch-Restricted** or not. If branch-restricted, all actions performed by that user be limited to records within the same branch as the user. This includes searching for bonds and accounts, searching for agencies at the beginning of the **Buy a Bond** process, searching for previously-entered principals/companies during the **Buy a Bond** process, reassigning bonds/accounts to other underwriters, selecting a Responsible Underwriter for a bond/account, and so on.

3. A message screen displays confirming that the record has been added, and the listing of all users is displayed again with the new record now included.

4. To return to the **Users** screen without entering a new record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

### Edit an Existing User

1. To edit an existing user in the system, locate the user in the listing and click the corresponding **Edit** hotspot on the right.
2. Modify the data entry fields displayed on the resulting screen as needed.

3. When all changes have been made, click the **Update** button.

4. A message screen displays confirming that the record has been updated, and the listing of all users is displayed again with the record now modified.

5. To return to the **Users** screen without updating the record, click the **Return to Table** button.

**NOTE:** Fields marked with an asterisk (*) are required.

---

**Inactivate a User**

You may inactivate a user within the **e-SURETY™** system. This does not actually delete the user from the system, but instead prevents their name from being displayed and utilized within the system until you decide to activate it again.

1. To inactivate an existing user in the system, locate the user in the listing and click the corresponding **Inactivate** hotspot on the right.

2. A message screen displays asking you to confirm inactivation of the record. Click the **Yes** hotspot to remove the user from the list.

3. A message screen displays telling you that the record has been inactivated, and the listing of all users is displayed again with the record now removed.

4. To return to the **Users** screen without inactivating the record, click the **No** hotspot.

---

**Recover an Inactivated User**

You may reactivate a user within the **e-SURETY™** system that was previously inactivated. This results in the user's name being displayed once again, making it available for use within the system.

1. To recover a previously inactivated user in the system, click the **Recover inactivated records** hotspot located at the bottom of the list.

2. The system displays a listing of all previously inactivated users, including the **First Name, Last Name, Email, Phone, Extension**, and **Level** of each user. This listing is sorted alphanumerically by the column heading noted with a ^. To sort the table by a different criteria, click on any column title. The table will be resorted according to that heading. Click the column header a second time to sort the column in descending order.

3. Locate the user in the listing and click the corresponding **Activate** hotspot on the right.
4. A message screen displays asking you to confirm recovery of the record. Click the Yes hotspot to reactivate the user.

5. A message screen displays telling you that the record has been recovered, and the listing of all previously inactivated users is displayed again.

6. To return to the listing of previously inactivated users without recovering the record, click the No hotspot.

7. To return to the Users screen, click the Return to active record view hotspot at the bottom of the list.

**Add Branches Associated with a User**

With the release of e-SURETY™ 5.0.2, users can now be assigned to multiple branches. If configured as such, the user's Pending Bonds, Pending Quotes and Pending Accounts queues will now display bonds/accounts associated with all of the user's branches instead of just one. If the user is branch-restricted, the restriction will apply to any and all branches to which the user is assigned as well.

1. To access the branches associated with an existing user in the system, click the Branches hotspot on the right of the listing on the Users screen. The system now displays a listing of all branches associated with that user, including the Branch name and Primary Branch flag for each branch.
   - If your existing e-SURETY™ system was upgraded to version 5.0.2 from an earlier release, the single branch to which each user was assigned previously was set as the primary branch for the user.

2. To add a new branch to the user, click the Add hotspot located at the bottom of the list.

3. A number of data entry fields will be displayed on the resulting screen. Enter the user branch information, then click the Add button.
   - **Branch** -- The branches that are available in this dropdown are those that have been predefined in the System Tables area of e-SURETY™. (For more information, please refer to Branches.)
   - **Primary Branch?** -- This yes/no option allows you to indicate which branch is to be designated as the primary branch for the user. This designation serves no purpose in the system other than to ensure that all legacy functionality functions as it did previously when users could only be assigned to a single branch.
     - Note that there can only be one primary branch per user. As a new primary branch is indicated by selecting "Yes", the previously selected primary branch is automatically updated to "No" (False).

4. A message screen displays confirming that the record has been added, and the listing of all user branches is displayed again with the new record now included.

5. To return to the Users screen without updating any branches, click the Return to Table button.
Remove Branches Associated with a User

You may remove a branch from a user. Doing so results in the branch being permanently deleted from the user's record and will immediately impact the listings of bonds and accounts available to the user on their Pending Bonds, Pending Quotes, and Pending Accounts screens.

1. To remove a branch from the user, locate the branch in the listing and click the corresponding Remove hotspot on the right.

2. A message screen displays asking you to confirm deletion of the record. Click the Yes hotspot to remove the template from the list.

3. A message screen displays telling you that the record has been deleted, and the listing of all branches is displayed again with the record now removed.

4. To return to the User Branches screen without removing the record, click the No hotspot.

Add or Remove States Associated with a User

[With the introduction of bond queuing by bond branch in version 4.5.11, configuring user states is no longer relevant. The States hyperlink may not even appear in all client systems.]

When a user is initially added to the system and assigned to a branch, all states corresponding to that branch will appear as selected for that user when the States hotspot on the Users screen is clicked. Additional states may be then added to the user's list.

NOTE: The highlighted states corresponding to the branch appear merely as a convenient visual indicator and are not required. It is only any additional states for the user that need to be selected on this screen. The user's pending queue will always consist of states corresponding to the user's branch PLUS any unique additional states selected via the States hotspot. Based on this programmatic construct, several facts thus follow: (1) If all states are deselected on this screen, the user's queue will continue to display bonds in those states assigned to the branch. (2) Removing a state from a user's state list will only have an impact if it was an "additional" state that was added. All branch states will continue to appear in the user's queue unless the branch's states are redefined. (3) If the user's branch is changed, the state selections are not automatically updated. Thus, any previously-selected branch states are now treated as "additional" states. The user's state listing should be reviewed carefully after a branch change and any states removed as needed.

1. To access the states associated with an existing user in the system, click the States hotspot on the right of the listing on the Users screen. The system displays a selection box of all States, sorted alphabetically.

2. When a user is first entered into the system, the states that will initially be highlighted are those states
corresponding to the branch to which the user has been assigned.

3. If no states appear highlighted, click to add the desired state name(s) with your mouse.
   - To select a series of states in sequence, click the first state in the sequence with your mouse. While holding the Shift key, click the last state in the sequence with your mouse. Alternately, you could click the first state in the sequence and, while pressing the left mouse button, drag up or down to the last state in the sequence.
   - To select multiple states that are not contiguous in the list, click each state name with your mouse while holding the Control key.
   - To deselect all states that have been previously highlighted, click a new state name with your mouse without holding the Control or Shift keys.
   - To deselect a single state that has previously been highlighted, click with your mouse while holding the Control key.

4. To add additional state(s) to a user when there are already states highlighted, click the state name(s) with your mouse while holding the Control key.
   - If you click a new state without holding the Control key, all previously selected states will lose their highlighting. If this occurs, you can either select all the states again or use your browser’s Back button to exit the page without clicking the Update button.

5. When all states have been selected, click the Update button. The listing of all users is displayed again.

6. To return to the Users screen without updating any states, click the Return to Users hotspot.
Validation Types

*e-SURETY™* offers the bond administrator the following validation types to assign to the data entry fields that will be presented to the CSR or agent during the process of purchasing a bond:

- **Text / Required Text**
- **Phone / Required Phone**
- **Email / Required Email**
- **Zip / Required Zip**
- **Date / Required Date**
- **Month/Date / Required Month/Date**
- **Numeric / Required Numeric**
- **SSN / Required SSN**
- **Fed ID / Required Fed ID**
- **Fed ID or SSN / Required Fed ID or SSN**
- **Small Text Area / Required Small Text Area**
- **Large Text Area / Required Large Text Area**
- **Dropdown List**
- **US State**
- **Yes or No**
- **Repeat Screen**

**Text**

A text field is a basic type of data entry field. A text field can accept virtually any type of input, so it is a very versatile element. It gives the user the total freedom to type whatever they want. Many times there is a limit to the number of characters that may be entered. Other times there is no limit, and more characters may be entered than the text box can display. In this case, scrolling will occur.

*Sample text field:*

Principal Name: MaryBeth Williams

*Validation test run by the system:*

This type of field may be left blank by the user when the form is submitted. No validation occurs, although character limits may be imposed depending on configuration.

**Required Text**

A *text* field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

**Phone**

A phone field looks just like a *text* field, except it differs in the type of input that the system will accept. An
entry in this type of field will only be accepted if it is a properly formatted phone number. This type of field would be used for fax numbers as well as phone numbers.

**Sample phone field:**

Phone Number: (123)456-7890

**Validation test run by the system:**

This type of field may be left blank by the user when the form is submitted. If not blank, entries must be formatted in the following manner: 213-546-7890; (123) 456-7890; (123)456-8790

**Required Phone**

A phone field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

**Email**

An email field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted email address.

**Sample email field:**

Email Address: user@company.com

**Validation test run by the system:**

This type of field may be left blank by the user when the form is submitted. If not blank, entries must be formatted in the following manner: alphanumeric@alphanumeric.xx user@company.com

**Required Email**

An email field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

**Zip**

An zip field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted zip or zip + 4 code.

**Sample zip field:**

Zip Code: 12345

**Validation test run by the system:**

This type of field may be left blank by the user when the form is submitted. If not blank, entries must be formatted in the following manner: #####; ####-####

user@company.com 12345
Required Zip

A **zip** field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Date

An **date** field looks just like a **text** field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted date.

*Sample date field:*

Date of Birth: 01/01/2003

*Validation test run by the system:*

This type of field may be left blank by the user when the form is submitted.

If not blank, entries must be formatted in the following manner: d/m/yy; dd/mm/yy; d/m/yyyy; dd/mm/yyyy

Required Date

A **date** field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Month/Date

An **date** field looks just like a **text** field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted month and day of month.

*Sample month/date field:*

Fiscal Year End: 12/31

*Validation test run by the system:*

This type of field may be left blank by the user when the form is submitted.

If not blank, entries must be formatted in the following manner: m/d; mm/dd

**NOTE:** Dashes (-) are not accepted in place of slashes (/) by the system for the month/date validation type (only).

Required Month/Date

A **month/date** field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Numeric

An **numeric** field looks just like a **text** field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted number.

*Sample numeric field:*
Accounts Payable: 15000

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: Any valid number will be accepted; any
commas entered will be ignored.

Required Numeric
A numeric field that cannot be left blank by the user. The system will display a warning if the field is not
completed, and the form may not be submitted until a valid entry is entered.

SSN
An SSN field looks just like a text field, except it differs in the type of input that the system will accept. An
entry in this type of field will only be accepted if it is a properly formatted Social Security number.

Sample SSN field:
Social Security #: 555-66-7777

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: ###-##-###

Required SSN
A SSN field that cannot be left blank by the user. The system will display a warning if the field is not
completed, and the form may not be submitted until a valid entry is entered.

Fed ID
An SSN field looks just like a text field, except it differs in the type of input that the system will accept. An
entry in this type of field will only be accepted if it is a properly formatted Federal ID number.

Sample Fed ID field:
Fed ID#: 11-2222222

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: ##-#####

Required Fed ID
A Fed ID field that cannot be left blank by the user. The system will display a warning if the field is not
completed, and the form may not be submitted until a valid entry is entered.

Fed ID or SSN

An Fed ID or SSN field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted Federal ID or Social Security number. A bond administrator would use this validation type when the bond applicant may be an individual or a company, therefore either of the two numbers is needed, but not both.

Sample Fed ID or SSN field:
Fed ID# or SSN: 11-2222222

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: ##-####### ; ###-##-###

Required Fed ID or SSN

A Fed ID or SSN field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Small Text Area

An small text area is a multi-line text field. A small text area is useful when the single-line entry of a regular text field is not enough room for users to input information. e-SURETY™ offers two of these kinds of fields depending on your needs for a particular question: small text area and large text area.

Sample small text area:

text here

Names of Beneficiaries:

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
No validation occurs on the type of data entered, but a 255 character limit is imposed.

Required Small Text Area

A small text area that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Large Text Area
A large text area provides even more room than a small text area. A large text area is useful when a lengthy explanation or response to a question is needed from the user.

Sample large text area:

   text here

Explanation:

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
No validation occurs on the type of data entered, but a 1000 character limit is imposed.

Required Large Text Area
A large text area that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Dropdown List
A dropdown list allows the user to select one item from a menu list. Prior to selecting a dropdown list as a validation type on the Questions screen, the bond administrator must first have created the dropdown list via the Dropdown Lists hotspot on the Reference Tables menu.

Sample dropdown list:
Relationship to Minor: Parent

Validation test run by the system:
NOTE: All dropdown lists are required entries by the user. By default, the first selection on the list is highlighted. If the user disregards making another selection from this list, the first option will be submitted to the database. For tips on ensuring that users make an active selection from your dropdown lists or creating non-required dropdown lists, please refer to the section entitled "Additional Considerations Regarding Dropdown Lists" in the Dropdown Lists area of the Help Files.

US State
The US State dropdown list is a specially formatted dropdown list available for use within e-SURETY™. It offers the users a menu list of all fifty United States plus the District of Washington.

Sample US State dropdown:
State: Alabama

**Validation test run by the system:**

**NOTE:** When the US State dropdown is selected as the validation type for questions assigned to bond or account application configurations, it appears with “Select State” as the first option, therefore requiring the user to make a state selection before proceeding to the next screen. To configure a question with the US states as a non-required answer, select “Dropdown” as the validation type, then select “US State (Non-Required)” from the additional dropdown that appears.

**Yes or No**

A Yes or No validation type offers the user a choice of two “radio” buttons, only one of which can be chosen.

**Sample Yes or No field:**

Has the principal ever declared bankruptcy?: Yes  No

**Validation test run by the system:**

**NOTE:** All Yes or No selections are required entries by the user. The system will display a warning if an option is not selected, and the form may not be submitted until a choice is entered.

**Repeat Screen**

A Repeat Screen validation type is a special instance of a **Yes or No** type of validation. Its purpose is to offer the user the option of entering multiple screens of the same set of questions. A bond administrator would use this validation type when it is necessary to gather information about more than one principal, company, attorney, bank, etc.

**Sample Repeat Screen field:**

Is there another attorney to enter?: Yes  No

**Validation test run by the system:**

**NOTE:** As with all Yes or No questions, Repeat Screen selections are required entries by the user. The system will display a warning if an option is not selected, and the form may not be submitted until a choice is entered.

**Table Dropdown, Hidden, Credit Bureau Report, Non-Editable Textbox**

These validation types are special field types required by the e-SURETY™ developers. Bond administrators should never assign these validation types to any of the questions they create in the system.
Validation Types

e-SURETY™ uses the following validation types throughout the system:

- **Text / Required Text**
- **Phone / Required Phone**
- **Email / Required Email**
- **Zip / Required Zip**
- **Date / Required Date**
- **Month/Date / Required Month/Date**
- **Numeric / Required Numeric**
- **SSN / Required SSN**
- **Fed ID / Required Fed ID**
- **Fed ID or SSN / Required Fed ID or SSN**
- **Small Text Area / Required Small Text Area**
- **Large Text Area / Required Large Text Area**
- **Dropdown List**
- **US State**
- **Yes or No**

**Text**

A text field is a basic type of data entry field. A text field can accept virtually any type of input, so it is a very versatile element. It gives the user the total freedom to type whatever they want. Many times there is a limit to the number of characters that may be entered. Other times there is no limit, and more characters may be entered than the text box can display. In this case, scrolling will occur.

*Sample text field:*

Principal Name: MaryBeth Williams

*Validation test run by the system:*

This type of field may be left blank by the user when the form is submitted. No validation occurs, although character limits may be imposed depending on configuration.

**Required Text**

A text field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

**Phone**

A phone field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted phone number. This type of field would be used for fax numbers as well as phone numbers.
Sample phone field:

Phone Number: (123)456-7890

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: 213-546-7890; (123) 456-7890; (123)456-8790

Required Phone

A phone field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Email

An email field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted email address.

Sample email field:

Email Address: user@company.com

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: alphanumeric@alphanumeric.xxx

Required Email

An email field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Zip

An zip field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted zip or zip + 4 code.

Sample zip field:

Zip Code: 12345

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: ######; ####-####

Required Zip
A zip field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Date

An date field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted date.

Sample date field:
Date of Birth: 01/01/2003

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: d/m/yy; dd/mm/yy; d/m/yyyy; dd/mm/yyyy

Required Date

A date field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Month/Date

An date field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted month and day of month.

Sample month/date field:
Fiscal Year End: 12/31

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted.
If not blank, entries must be formatted in the following manner: m/d; mm/dd

NOTE: Dashes (-) are not accepted in place of slashes (/) by the system for the month/date validation type (only).

Required Month/Date

A month/date field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Numeric
An numeric field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted number.

Sample numeric field:

Accounts Payable: 15000

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted. If not blank, entries must be formatted in the following manner: Any valid number will be accepted; any commas entered will be ignored.

Required Numeric
A numeric field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

SSN
An SSN field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted Social Security number.

Sample SSN field:
Social Security #: 555-66-7777

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted. If not blank, entries must be formatted in the following manner: ###-##-###

Required SSN
A SSN field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Fed ID
An SSN field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted Federal ID number.

Sample Fed ID field:
Fed ID#: 11-2222222

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted. If not blank, entries must be formatted in the following manner: ##-#######

Required Fed ID

A Fed ID field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Fed ID or SSN

An Fed ID or SSN field looks just like a text field, except it differs in the type of input that the system will accept. An entry in this type of field will only be accepted if it is a properly formatted Federal ID or Social Security number. A bond administrator would use this validation type when the bond applicant may be an individual or a company, therefore either of the two numbers is needed, but not both.

_sample Fed ID or SSN field:
Fed ID# or SSN: 11-2222222

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted. If not blank, entries must be formatted in the following manner: ##-####### ; ###-##-###

Required Fed ID or SSN

A Fed ID or SSN field that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Small Text Area

An small text area is a multi-line text field. A small text area is useful when the single-line entry of a regular text field is not enough room for users to input information. e-SURETY™ offers two of these kinds of fields depending on your needs for a particular question: small text area and large text area.

Sample small text area:

_text here

Names of Beneficiaries:

Validation test run by the system:
This type of field may be left blank by the user when the form is submitted. No validation occurs on the type of data entered, but a 255 character limit is imposed.
Required Small Text Area
A **small text area** that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Large Text Area
A large text area provides even more room than a **small text area**. A large text area is useful when a lengthy explanation or response to a question is needed from the user.

*Sample large text area:*

```
text here
```

Explanation:

*Validation test run by the system:*

This type of field may be left blank by the user when the form is submitted.
No validation occurs on the type of data entered, but a 1000 character limit is imposed.

Required Large Text Area
A **large text area** that cannot be left blank by the user. The system will display a warning if the field is not completed, and the form may not be submitted until a valid entry is entered.

Dropdown List
A dropdown list allows the user to select one item from a menu list. Prior to selecting a dropdown list as a validation type on the Questions screen, the bond administrator must first have created the dropdown list via the Dropdown Lists hotspot on the Reference Tables menu.

*Sample dropdown list:*

```
Relationship to Minor:  Parent
```

*Validation test run by the system:*

**NOTE:** All dropdown lists are required entries by the user. By default, the first selection on the list is highlighted. If the user disregards making another selection from this list, the first option will be submitted to the database. For tips on ensuring that users make an active selection from your dropdown lists or creating non-required dropdown lists, please refer to the section entitled "Additional Considerations Regarding Dropdown Lists" in the Dropdown Lists area of the Help Files.
The US State dropdown list is a specially formatted dropdown list available for use within e-SURETY™. It offers the users a menu list of all fifty United States plus the District of Washington.

Sample US State dropdown:

State:  [Alabama]

Validation test run by the system:

NOTE: When the US State dropdown is selected as the validation type for questions assigned to bond or account application configurations, it appears with "Select State" as the first option, therefore requiring the user to make a state selection before proceeding to the next screen. To configure a question with the US states as a non-required answer, select "Dropdown" as the validation type, then select "US State (Non-Required)" from the additional dropdown that appears.

Yes or No

A Yes or No validation type offers the user a choice of two "radio" buttons, only one of which can be chosen.

Sample Yes or No field:

Has the principal ever declared bankruptcy?:  Yes  No

Validation test run by the system:

NOTE: All Yes or No selections are required entries by the user. The system will display a warning if an option is not selected, and the form may not be submitted until a choice is entered.