



F2M QuickStart

NFIP IT Services User Guide

Production Release 1.0 | March 2008



FEMA



This document is a guide for the NFIP IT Services Flood Financial Management (F2M) application. This guide is divided into several parts. The first part provides background on the application and its benefits to NFIP stakeholders. The second part serves as a user guide for the Web-based access method for the application.

The F2M application was developed under the NextGen Bureau Systems Modernization Project and is released as a production application. With your suggestions and feedback, the NFIP IT Services

continues to improve production applications with new features and enhancements. Feel free to provide feedback by sending e-mail to **nextgen@ostglobal.com** or calling **(202) 467-7602**.

Table of Contents

OVERVIEW.....	3
SECTION 1	4

F2M OVERVIEW

Flood Financial Management (F2M) is an NFIP IT Services application that streamlines the Write Your Own (WYO) company monthly financial reporting submission, tracking and report generation. Proper NFIP Bureau oversight requires financial reconciliation between the financial activities and the statistical TRRP transactions to be reported by the WYO companies monthly. The purpose of F2M is to streamline and improve the WYO company financial submission process, monthly financial reporting capabilities, and to enhance the Bureau financial approval process. F2M is offered as a secure, Web-based financial management dashboard.

F2M is primarily intended to benefit WYO companies and/or vendors, FEMA Headquarters and the Bureau. Below is a list of the major benefits for each stakeholder group.

WYO COMPANY/VENDOR BENEFITS

- Streamline monthly financial reporting process
- Improve monthly financial reporting capabilities
- Establish consistent communications
- Receive instant feedback via work list
- Improve data integrity through upfront validations

FEMA HEADQUARTERS AND BUREAU BENEFITS

- Enhance Bureau approval, oversight and tracking process for monthly financials
- Improve monthly financial reporting capabilities
- Improve data integrity through upfront validations
- Increase NFIP operational workflow and efficiency
- Increase NFIP analytical capabilities
- Establish consistent communications
- Facilitate increased NFIP business transactions

F2M

F2M is designed to meet NFIP financial reporting and monitoring needs. By supporting the individual needs of WYO companies and vendors, FEMA Headquarters and Bureau financial personnel, F2M will help streamline the NFIP financial management processes. The F2M application provides WYO companies and vendors with new capabilities to support their financial management activities. Users from WYO companies and vendors are able to securely submit their monthly financial data, either through Web-based data entry or Microsoft Excel spreadsheet upload. Statistical data from the TRRP cycle is automatically populated for each company, reducing the necessity to manually compile and enter that data.

Bureau financial management personnel will use F2M to review monthly submissions before committing financials to the data warehouse. As submissions are approved or returned for additional information, submitters will be informed by email regarding their monthly submission status. F2M streamlines and enhances the Bureau financial approval process and monthly financial reporting capabilities. Both Bureau and WYO company/vendor personnel are able to track the status of submissions, with status indicators and timestamps to facilitate activity tracking.

The creation of a workflow using F2M provides a single medium to support financial management communications, reducing the need to rely upon and retain e-mail and phone communications to correct a company's financial submissions. All comments regarding a particular submission are retained with the submission, placing the necessary information at the fingertips of WYO company/vendor and Bureau personnel.

The following table provides a list of the typographic conventions used in this document.

Typeface	Description	Samples
Italic	Italic style is used to denote variable text that must be replaced with the appropriate value, such as filenames and form field values. It is also used for emphasis.	<i>filename1</i> <i>default-value</i>
Bold	Bold style is used to denote GUI elements and text that is to be entered, such as window or form field names and keyboard input text.	Start Menu cd ..
Monospace	A monospace font is used to denote command names, on-screen computer output and filenames.	<code>mkdir</code> <code>config.sys</code>

F2M

REAL-TIME PERSON-TO-MACHINE (WEB-BASED) TRANSMISSION METHOD

The F2M QuickStart is a mini guide to help you get started with the NFIP IT Services Flood Financial Management (F2M) application. F2M is an application that allows users to submit, review and process WYO company monthly financial and reconciliation submissions through a secure Web portal.

This guide provides information for all users of the F2M application, including how to navigate the application, how to create monthly submissions, and how to review and approve those submissions.

For a complete listing of NFIP IT Services QuickStarts and additional help, please refer to <http://www.nfipbureau.fema.gov/help.html>.

OBJECTIVES AND PREREQUISITES

After reading this guide, users should possess the following skills and knowledge.

- Users should be able to successfully access the F2M application.
- Users should be able to generate a monthly financial and reconciliation submission.
- Users should be able to review submissions previously created by themselves and other users.
- Users should be able to download and print monthly financial packets in Adobe PDF format.

SYSTEM REQUIREMENTS

- **Microsoft Internet Explorer 5.5 or better** – Microsoft Internet Explorer for Windows can be downloaded for free at <http://www.microsoft.com/downloads/results.aspx?productID=&freetext=IE&DisplayLanguage=en>.
- **Adobe Reader** – The Adobe Reader application can be downloaded for free at <http://www.adobe.com>.

RESTRICTED ACCESS

F2M access is limited to authorized NFIP stakeholders. Contact NFIP IT Services to request an account at <http://www.nfipbureau.fema.gov/NGMyProfile/accountRequest.do>. In order to safeguard NFIP information that is protected by the Privacy Act, every account request must be approved by the FEMA Information Systems Security Officer (ISSO) and the designated Point of Contact (POC) from the user's organization (e.g., WYO company, vendor, state, etc.). Requests may take up to ten business days to be approved, based up on the timeliness of approvals from the appropriate individuals.

Table of Contents

ALL USERS

Preparing an F2M submission	5
Accessing F2M	6
Login to F2M.....	7
Work List Page.....	8

WYO COMPANY/VENDOR USERS

Create a Submission.....	10
Input Submission Data	12
Review and Submit	14
Download a Print or Submission.....	15
Modify a Submission	17

BUREAU FINANCIAL MANAGEMENT USERS

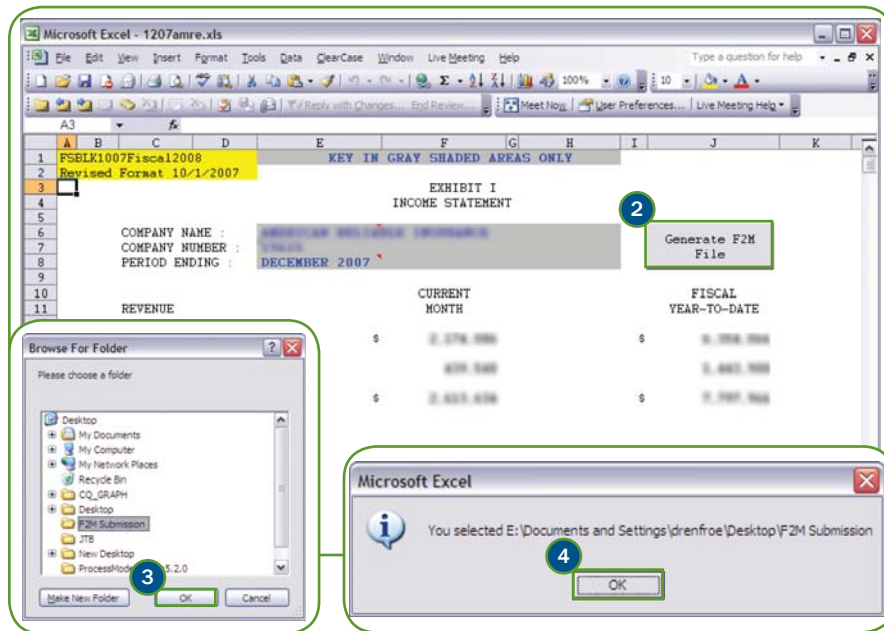
Review a Submission	18
---------------------------	----

ALL USERS

Troubleshooting Pop-ups	19
-------------------------------	----

F2M PREPARING AN F2M SUBMISSION

F2M provides users with two different methods to input their monthly financial submission data – manual data entry or upload from the Microsoft Excel standardized financial spreadsheet. The standardized financial spreadsheet has been enhanced with an export capability that allows users to export data from the spreadsheet into a format that can be imported into F2M. This reduces errors in F2M data by eliminating re-keying of the monthly submission.



The following steps describe the process of exporting data from the spreadsheet. This process should be performed after all of the data has been entered in the spreadsheet and is ready for submission to the NFIP Bureau.

1. Open the standardized financial spreadsheet using Microsoft Excel.
2. Click the **Generate F2M File** button.
3. Select a folder destination in the *Browse for Folder* dialog box and click **OK**.
4. Click **OK** on the dialog box that confirms the folder destination.
5. Microsoft Excel will save a Comma-Separated Values (CSV) file in the selected location. The file will use the following naming convention.

<WYO Prefix><YYYYMMDDHHMM>.csv

The process for importing this file into F2M is described on page XYZ.

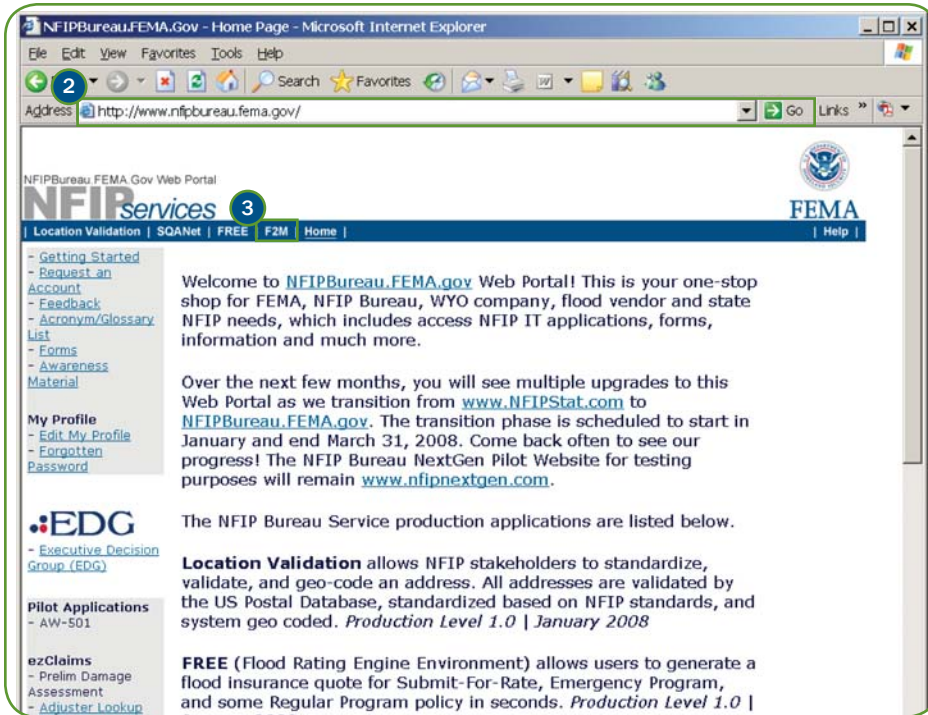


NFIP IT Tip

The F2M application will import the Other Explain items from the Exhibit As in the standardized financial spreadsheet. The application will automatically number the Other Explain items, so it is not necessary to manually number each line item. It is recommended that you provide a short description (less than 30 characters) and use the Comments section for additional details. F2M will not import any line items with a dollar amount of zero, even if there is a description in the Other Explain section.

F2M ACCESSING F2M

F2M is accessible through the NFIPBureau.FEMA.Gov Web Portal. The following process describes how to access the Portal and the F2M application.



- 1 Open Internet Explorer. Shortcuts for Internet Explorer are typically located in the Start Menu or on the Desktop.
- 2 Type <http://www.nfipbureau.fema.gov> in the **Address** bar and press <Enter> or click the **Go** button.
- 3 Click the **F2M** button.

Note: When accessing F2M you will be prompted for your NFIP IT Services username and password.

NFIP IT Tip

Please note that <http://www.nfipbureau.fema.gov> requires Internet Explorer 5.5 or better. Performance on other browsers may vary.

F2M - LOGIN TO F2M

F2M users must login to the application to ensure that the right users have access to the right data, as authenticated and authorized by the NFIP IT Services security controls. NFIP IT Services utilizes a single sign-on mechanism, which means that users have the same username and password for all NFIP IT Services applications, such as FREE and SQANet.



The screenshot shows a login form with the following elements:

- 1** Login: john.doe@dhs.gov
- 2** Password: ••••••••
- 3** Login Reset

Below the form, there are links for:

- [Forgot Your Password?](#)
- [How do I login?](#)
- [NextGen Login QuickStart](#)

At the bottom, there is a message: "My username or password does not seem to work. What should I do?" with a link: [Email us at nextgen@ostglobal.com](mailto:nextgen@ostglobal.com)

The following steps should be performed on the login page.

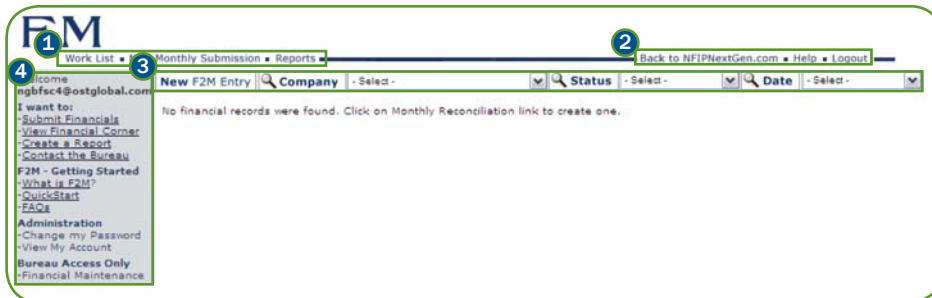
- 1** Enter your NFIP IT Services username in the **Login:** field.
Note: Your NFIP IT Services username should be the same as your e-mail address.
- 2** Enter your password in the **Password:** field.
- 3** Click the **Login** button to complete the sign in process.
- 4** Click **Agree** to confirm your acceptance of the Privacy Statement Notice on the following page.

NFIP IT Tip

You will be prompted to change your password after you login the first time. Directions are provided in the NextGen Portal and Access Control QuickStart, located at http://www.nfipbureau.fema.gov/pdf/QuickStart_Login.pdf. Read the tips on choosing a secure but memorable password. If you encounter issues with your username and password, contact us by sending e-mail to nextgen@ostglobal.com or calling (202) 467-7602 for assistance.

F2M - WORK LIST PAGE

The Work List page is the first page that a user sees when they login to the F2M application. The contents of the Work List are customized for each user. Users who are logging in for the first time will have an empty Work List, as shown below, because they have not created any monthly submissions. If you have previously created submissions in F2M, those records will be displayed in your Work List.



WORK LIST PAGE ELEMENTS

- 1 F2M Primary Navigation Menu** – These links provide access to generate a new monthly submission, return to the Work List or open the F2M QuickStart.
- 2 F2M Secondary Navigation Menu** – These links provide access to return to the NFIPBureau.FEMA.Gov Web Portal homepage, access F2M online help and logout of F2M.
- 3 F2M Search Bar** – These options provide users with the ability to enter parameters to search for a group of records that match the specified criteria.
- 4 NFIP IT Utilities** – These links provide access to the Financial Corner and forms to report issues or supply feedback on the pilot program.

F2M Note

The Work List page is personalized based on your role and authorization. Most users will only see monthly submissions for their company on the Work List page. However, FEMA Headquarters and Bureau users may be able to view submissions created by all F2M users.

WORK LIST STATUS

Work List entries will be classified according to one of the following status types.

- **Not Submitted – Saved:** These monthly submissions have been saved but have not been submitted to FEMA.
- **Pending Review:** These monthly submissions have been submitted to FEMA and are awaiting review.
- **Under Bureau Review:** These monthly submissions are being reviewed by FEMA and may not be edited at this time.
- **More Info Required:** These monthly submissions have been reviewed by FEMA but require additional information before the submission can be approved.
- **Approved & Processed:** These monthly submissions have been approved by FEMA.
- **Released:** These monthly submissions have been previously approved by FEMA, but have been released for further revisions.
- **More Revision Required:** These released monthly submissions have been reviewed by FEMA but require additional information before the revisions can be approved.
- **Revised & Approved:** These released monthly submissions have been approved by FEMA.
- **Bureau Work List:** This is a meta-status that allows users to view all submissions that are classified as Pending Review and Under Bureau Review.

F2M - WORK LIST PAGE (CONTINUED)

Users may interact with the Work List page in a variety of ways. They may use this page to create a new monthly submission, open an existing submission from the Work List, or search for submissions.

55 financial records found, displaying 1 to 20 [First]Prev 1 2 3 4 (Next>Last)

F2M No.	NAIC	Company Name	Month	Year	Status	Last Update	Submitter	Note
980	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-21-2008		
984	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-21-2008		
986	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-21-2008		
988	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-21-2008		
990	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-21-2008		
1182	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1160	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1170	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1112	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1108	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1068	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1147	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1129	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1072	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1077	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1092	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1087	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1090	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1081	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		
1095	8000	AMERICAN AIRWAYS INC	Dec	2007	Pending Review	02-22-2008		

55 financial records found, displaying 1 to 20 [First]Prev 1 2 3 4 (Next>Last)

- 1 **Creating a new submission** – Click the **New Monthly Submission** link in the F2M Primary Navigation Menu to create a new monthly financial and reconciliation submission.
- 2 **Open an existing submission** – Click the link in the **F2M No.** column to open an existing submission.
- 3 After opening an existing submission, click on the **Work List** link in the upper left-hand corner to return to the Work List.
- 4 **Search for a submission** – There are several search options that provide users with the ability to search for specific monthly submissions, a useful feature if your Work List contains many entries. The **Company** option allows users to search for submissions created for a specific company. The **Status** option allows users to search for entries based on the status of the submission. The **Date** option allows users to search for entries based on the financial period of the submission.

F2M Tip

Each column heading is a link that allows you to sort the Work List by the entries in that column. For instance, you can sort the Work List by **Last Update** to see the submissions that have been most recently updated or by **Company Name** to group the Work List alphabetically by the WYO company name.

F2M - CREATE A SUBMISSION

One of the primary activities in F2M is the creation and modification of WYO company monthly submissions. These submissions consist of the financial exhibits (Exhibits I through IX), the reconciliation exhibits (Exhibit As) and the Allocated LAE Worksheet. Monthly submissions may be created by a WYO company, the vendor for a WYO company, or the Bureau. Clicking either the **New Monthly Submission** button or the **New F2M Entry** button initiates the submission process. There are two methods for entering the monthly submission data; users may either manually enter the data through a Web-based interface or they may upload the CSV file that is exported from the standardized spreadsheet containing the monthly submission data (refer to page XYZ for detailed instructions on creating the export file).

The screenshot shows the 'Getting Started' page in the F2M system. The page has a header with the F2M logo and navigation links. The main content area contains several sections: 'WYO Company' (dropdown menu), 'Period Cutoff' (dropdown menu), 'Supporting Documentation' (dropdown menu), 'Certification Statement' (dropdown menu), 'Documents Uploaded' (table), 'Documents to Upload (Optional)' (file upload section), and 'Spreadsheet (Optional)' (file upload section). Numbered callouts 1 through 6 point to specific elements: 1 points to the WYO Company dropdown, 2 points to the Period Cutoff dropdown, 3 points to the Supporting Documentation dropdown, 4 points to the Certification Statement dropdown, 5 points to the 'Upload File' button in the Documents to Upload section, and 6 points to the 'Save & Continue' button at the bottom left.

The Getting Started page provides users with the ability to enter basic information regarding the monthly submission, as well as upload supporting documentation and import spreadsheet data.

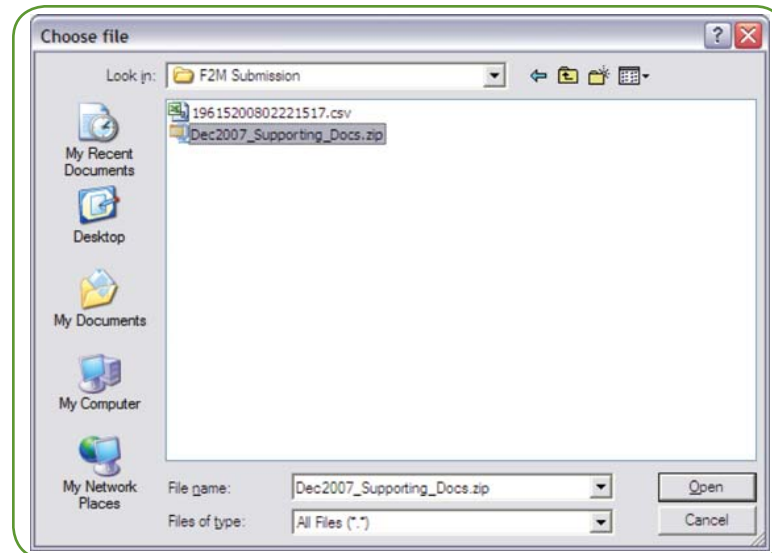
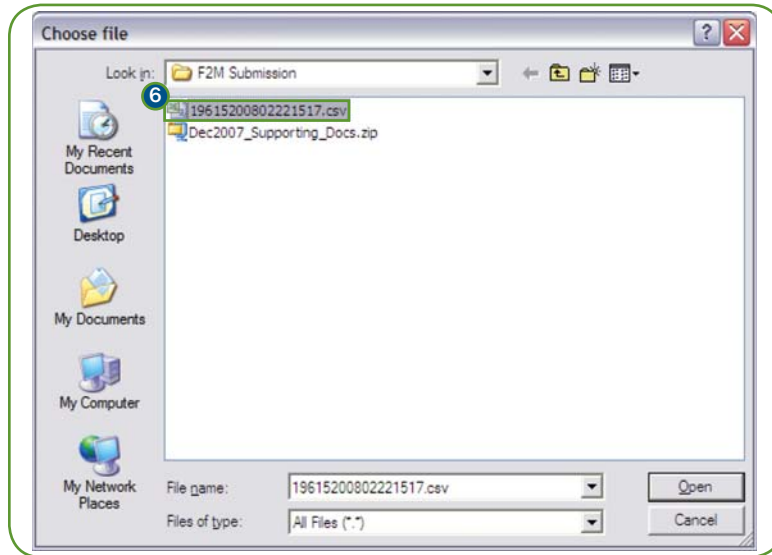
- 1 Select the WYO company from the **WYO Company**: pulldown. This menu will be populated with appropriate options based on the user. For instance, a vendor user will see all of the companies they represent, while a WYO company user would only see their company.
- 2 Select the financial period from the **Period Cutoff**: pulldown.

- 3 Select the delivery method for any supporting documentation from the **Supporting Documentation**: pulldown.
- 4 Select the delivery method for the certification statements from the **Certification Statement**: pulldown.
- 5 Electronic files (e.g., certification statements, original spreadsheets, allocated LAE documentation, etc.) may be attached to the monthly submission. In the **Documents to Upload**: section, click the **Browse** button and select the file to be uploaded. Enter a description in the **Description** field and click the **Upload File** button. Files can be removed from the submission by clicking the check box to the left of the filename in the **Documents Uploaded**: section. The file will be deleted when you upload a new file or click **Save & Continue**.

F2M Note

F2M will allow you to upload five supporting files; each file may be up to five megabytes in size. Users should include their original financial spreadsheet as part of their electronic file uploads to facilitate the financial review process.

F2M - CREATE A SUBMISSION (CONTINUED)



- 6 **Optional.** In the **Spreadsheet:** section, click the **Browse** button and select the CSV file that is exported from the standardized spreadsheet.
- 7 Click **Save & Continue** to save the submission and continue to the next page. Click **Cancel** to exit the monthly submission creation process.

If an export file is uploaded from the standardized spreadsheet, the Input Monthly Financial and Reconciliation Data page will be displayed with the data from the spreadsheet pre-populated.

A screenshot of the F2M web application submission form. The page title is 'Getting Started'. The form includes the following fields and options:

- WYO Company:** AMERICAN RELIABLE INSURANCE CO (dropdown)
- Period Cutoff:** Dec 2007 (dropdown)
- Supporting Documentation:** Upload (dropdown) ?
- Certification Statement:** Upload (dropdown) ?
- Documents Uploaded:** Check files to delete
 Dec2007_Supporting_Docs.zip
- Documents to Upload (Optional):**
Description (250 characters maximum):
- Spreadsheet (Optional):** E:\Documents and Settings\drenfro\Desktop\F2M Submission\

At the bottom of the form, there are buttons for 'Save & Continue' (highlighted with a green box and a circled '6') and 'Cancel'.

F2M - INPUT SUBMISSION DATA

After clicking **Save & Continue** on the Getting Started page, the Input Monthly Financial and Reconciliation Data page is displayed. This page provides the user with the ability to enter data into Exhibits I through IX, the Exhibit As and the Allocated LAE Worksheet. Enter the appropriate information for the fields displayed on this page.

If a spreadsheet export file was selected on the Getting Started page, this page will display the values that were imported from that file.

The screenshot displays the F2M application interface. At the top, a navigation bar includes 'Monthly Submission' and 'Reports'. Below this, the 'Preparer's Details and Comments' section is visible. The 'Documents to Upload' section contains a 'Check files to delete' checkbox, a 'Delete Suspicious Data' link, and a 'Browse' button. The 'EXHIBIT IV - AMERICAN RELIABLE INSURANCE CO - December 2007 EXPENSE ALLOWANCE CALCULATION' table is shown with columns for 'EXPENSE ALLOWANCE', 'CURRENT MONTH', and 'FISCAL YEAR-TO-DATE'. The table includes rows for various allowances and rounding fields, with callouts 3 and 4 highlighting specific fields and the 'Save' button.

EXPENSE ALLOWANCE	CURRENT MONTH	FISCAL YEAR-TO-DATE
400. WRITTEN PREMIUM (Use for 10/1/04 and later)		
405. EXPENSE ALLOWANCE % A		
410. EXPENSE ALLOWANCE FOR WRITTEN PREMIUM A		
411. WRITTEN PREMIUM (DO NOT USE FOR PREMIUM)		
412. EXPENSE ALLOWANCE % B		
413. EXPENSE ALLOWANCE FOR WRITTEN PREMIUM B		
414. SUBTOTAL EXPENSE ALLOWANCE		
SUBTOTAL EXPENSE ALLOWANCE ROUNDING		
415. CANCELLATION PREMIUM REFUND ADJUSTMENT BASE		
420. COMMISSION ALLOWANCE %		
425. CANCELLATION COMMISSION RETENTION		
CANCELLATION COMMISSION RETENTION ROUNDING		
426. EXPENSE ALLOWANCE ADJUSTMENT FOR BONUS COMMISSION		
427. RATING ORGANIZATION EXPENSE		
428. STATE SALES TAX ON INSURANCE SERVICES		
429. PRIOR TERM REFUND EXPENSE ALLOWANCE DUE THE NFIP		
430. TOTAL EXPENSE ALLOWANCE		

- 1 The Exhibit hyperlinks provide the ability to quickly navigate to a specific financial or reconciliation exhibit.
- 2 Electronic files (e.g., certification statements, original spreadsheets, allocated LAE documentation, etc.) may be attached to the monthly submission. In the **Documents to Upload:** section, click the **Browse** button and select the file to upload. Enter a description in the **Description** field and click the **Upload File** button.
Files can be removed from the submission by clicking the check box to the left of the filename in the **Documents Uploaded:** section. The file will be deleted when you upload a new file or click **Save & Continue**.
- 3 Users may enter rounding values for several of key fields, including 414. Subtotal Expense Allowance, 425. Cancellation Commission Retention, 620. Unallocated LAE, 635. Salvage Credit and 650. Subrogation Credit. Enter a value between -6.00 and 6.00 in the appropriate rounding field to adjust for any rounding errors that may occur.
- 4 The application has multiple buttons that may be used to save the submission prior to continuing to the next page. Click the **Save** button to store the submission data prior to continuing to the Review and Submit page.

F2M Tip

If you upload an export from the standardized financial spreadsheet and then directly modify data in the Input Monthly Financial and Reconciliation Data page, your submission will be inconsistent with your spreadsheet. If you need to make changes after importing, it is recommended that you make the changes directly to the spreadsheet, then create a new export file and load it into F2M. The Review and Submit page contains a **Start Over** button that allows you to import a new spreadsheet export file.

F2M - INPUT SUBMISSION DATA (CONTINUED)

EXHIBIT A - AMERICAN RELIABLE INSURANCE CO - December 2007 [Back to Top]
NET WRITTEN PREMIUM: (Expand / Close)

MONTHLY FINANCIAL REPORT

UNPROCESSED STATISTICAL

(+) PRIOR MONTH'S

(-) CURRENT MONTH'S

1 OTHER EXPLAIN:

Please Click to Add Other Explain

[(1) REJECT RESUBMIT]

Comments: [(1) REJECT RESUBMIT (2) STATE R/R/CK/NEG (3) STATE R/R/CK REISSUES (POS) (4) PRIOR MONTH CORRECTION]

10000.01 - 15000.00	<input type="text" value="0"/>		750.00	
15000.01 - 25000.00	<input type="text" value="0"/>		850.00	
25000.01 - 35000.00	<input type="text" value="0"/>		1000.00	
35000.01 - 50000.00	<input type="text" value="0"/>		1250.00	
50000.01 - 100000.00	<input type="text" value="0"/>		3% times 75%	<input type="text" value="0.00"/>
100000.01 - 250000.00	<input type="text" value="0"/>	2.3% BUT NOT LESS THAN \$3,000 times 75%		<input type="text" value="0.00"/>
250000.01 and up	<input type="text" value="0"/>	2.1% BUT NOT LESS THAN \$3,000 times 75%		<input type="text" value="0.00"/>

2 UPON FEMA REQUEST **3** COMPANY MUST PROVIDE SUPPORTING DETAIL FOR THE REPORTED EXPENSE.

- 1 In order to add **Other Explain** items to the Exhibit As, click the **Please Click to Add Other Explain** link for each item you wish to add.
- 2 Click **Save & Continue** to validate the data entered on this page. F2M will display error messages for data that is invalid, entered in an incorrect format or if required fields are empty.
- 3 Click **Cancel** to exit monthly submission creation process.

F2M Tip

Users may hide exhibits that they don't need to enter data in by clicking the **Expand / Close** link to the right of the exhibit name.

F2M - REVIEW AND SUBMIT

After clicking **Save & Continue** on the Input Monthly Financial & Reconciliation page, the Review and Submit page is displayed. This page provides users with the ability to review the monthly submission, including the data provided through the input page as well as the statistical data and the prior month financial data populated from the data warehouse.

AMERICAN RELIABLE INSURANCE CO - Monthly Financial Transactions for December 2007

Financial Id:	1194
WYO Company Id:	00000
Preparer's Name:	AMERICAN RELIABLE
Phone Number:	307-756-9999
Supporting Documentation:	NA
Certification Statement:	NA
Notes History:	
Notes:	
Documents Uploaded:	Dec2007_Supporting_Docs.zip

EXHIBIT I - AMERICAN RELIABLE INSURANCE CO - December 2007
INCOME STATEMENT: (Expand / Close)

REVENUE	CURRENT MONTH	FISCAL YEAR-TO-DATE
100. WRITTEN PREMIUMS	2,076,000.00	2,076,000.00
105. CHANGE IN UNEARNED PREMIUM	400,000.00	1,400,000.00
110. EARNED PREMIUM	2,476,000.00	1,717,000.00

The bottom of the page contains several buttons that may be used to interact with the submission

- 1 Click **Edit** to correct and make additional changes to the input data for this monthly submission. This will return the user to the Input Monthly Financial & Reconciliation page with either the previously-entered values or the uploaded values pre-populated in the appropriate fields.
- 2 Click **Start Over** to clear all previously-entered values and return to the Getting Started page.
- 3 Click **Submit to FEMA** to submit this information to FEMA for review. F2M will display a confirmation page indicating that the information has been submitted for review and the status will be updated in the Work List. If this button is grayed-out, this indicates that there are problems with your submission that prevent it from being submitted. Refer to the error messages at the top of the page for more details on the issues.
- 4 Click **Save & Continue** to validate the data entered on this page. F2M will display error messages for data that is invalid, entered in an incorrect format or if required fields are empty.
- 5 Click **Download | Print** to view a print-friendly version of the submission that can be saved to the local workstation or printed to a printer.

10000.01 - 15000.00	0	750.00	75%	0.00
15000.01 - 25000.00	0	850.00	75%	0.00
25000.01 - 35000.00	0	1000.00	75%	0.00
35000.01 - 50000.00	0	1250.00	75%	0.00
50000.01 - 100000.00	0	3% times 75%		0.00
100000.01 - 250000.00	0	2.3% BUT NOT LESS THAN \$3,000 times 75%		0.00
250000.01 and up	0	2.1% BUT NOT LESS THAN \$3,000 times 75%		0.00
TOTAL Special Adjusting Process	0			\$ 0.00

1 2 3 4 5
 Edit | Start Over | Submit to FEMA | Save & Continue | Download | Print

F2M Note

Users are responsible for the data that they submit to FEMA. An individual's username is associated with the submission for authentication and authorization purposes. The username cannot be modified or changed. All F2M users have been approved by FEMA and agree to be responsible for data they submit to FEMA.

F2M - DOWNLOAD OR PRINT A SUBMISSION

After clicking the **Download|Print** button, F2M will open a new window with the Monthly Financial Report, powered by SQANet. This report provides a print-friendly view of the monthly financial exhibits that may be printed or downloaded to a local computer. The report also provides a link with access to the monthly reconciliation exhibits, which may also be printed or downloaded.

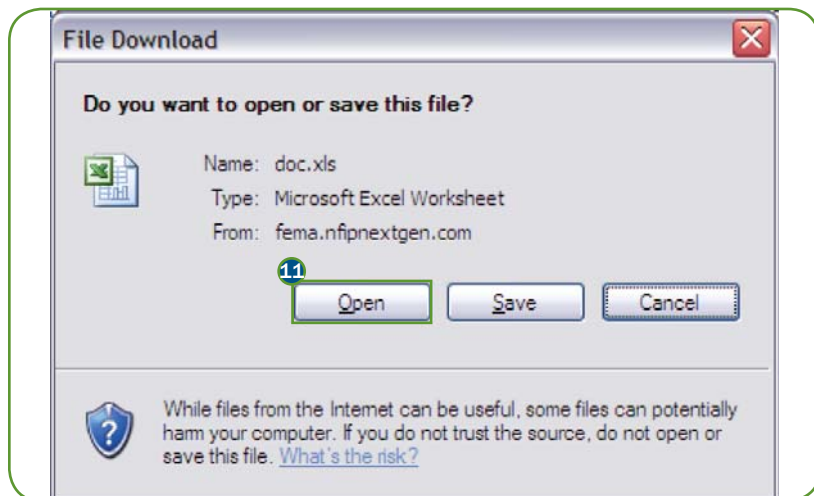
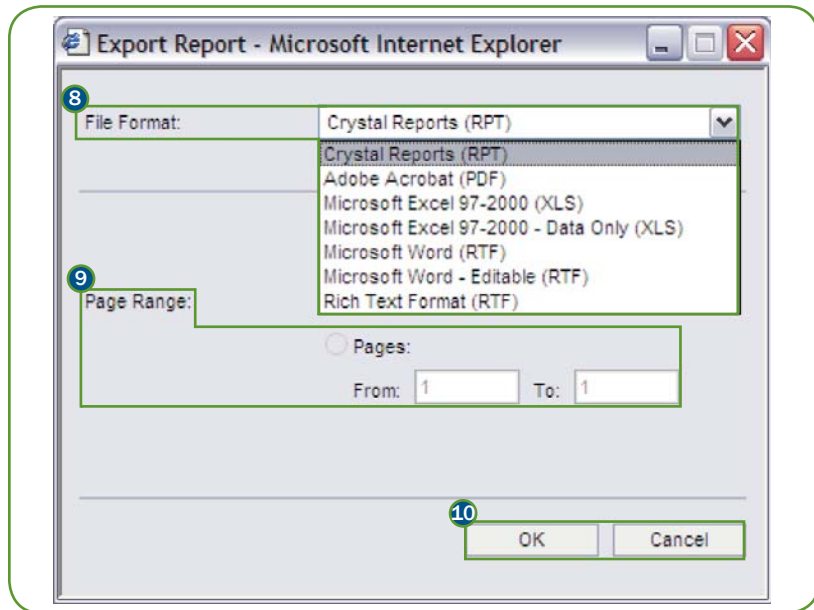
The screenshot shows a web browser window displaying an income statement report. The browser address bar shows the URL: <http://fema.nfpnextgen.com/businessobjects/enterprise115/desktoplaunch/InfoView/logon/logon.do>. The report title is "EXHIBIT I - INCOME STATEMENT". The company name is "AMERICAN RELIABLE INSURANCE CO" and the period ending is "DEC-2007". The report is titled "Main Report" and is displayed at 100% zoom. A link labeled "View Monthly Reconciliation Report" is visible at the bottom of the report.

REVENUE	CURRENT MONTH	FISCAL YEAR-TO-DATE
100. WRITTEN PREMIUM	2,174,000.00	6,204,000.00
105. CHANGE IN UNEARNED PREMIUM	409,540.00	1,447,900.00
110. EARNED PREMIUM	2,613,024.00	7,707,900.00
EXPENSES		
115. NET PAID LOSSES	101,000.00	2,703,714.16
120. ALLOCATED LAE (LINE 500)	0.00	54,900.48
125. OTHER LOSS & LAE ITEMS (LINE 660)	82,204.00	164,116.70
130. CHANGE IN LOSS & LAE RESERVES (LINES 324 THRU 340 COL C)	200,000.01	(207,307.14)
135. NET LOSS & LAE INCURRED	373,204.01	2,195,424.01
140. EXPENSE ALLOWANCE (LINE 430)	609,422.00	1,602,141.00
150. MISCELLANEOUS EXPENSE	0.00	1.00
155. TOTAL EXPENSES	1,171,646.01	4,100,106.01
160. OPERATING INCOME (LOSS)	1,441,763.79	3,677,797.00
165. INTEREST INCOME (LINE 710)	0.00	(2,477.27)
170. NET POLICY SERVICE FEES	90,100.00	274,000.00
175. NET INCOME (LOSS)	1,531,863.79	3,881,319.73

REPORT NAVIGATION BUTTONS

- 1 Export** – This button provides the ability to download a copy of the report in your preferred format. The format options include Crystal Reports, Adobe Acrobat PDF, Microsoft Excel spreadsheet, Microsoft Word document and Rich Text Format.
- 2 Print** – This button provides the ability to print a copy of the report.
- 3 Navigation** – These buttons provide the ability to page through the report, including navigating to the first page, previous page, next page or last page.
- 4 Page/Section Jump** – These fields provide the ability to jump to a specific page or section in the report.
- 5 Search** – This field provides the ability to search for specific text in the report.
- 6 Zoom** – This pulldown provides the ability to adjust the zoom on the report.
- 7 Drilldown** – Many reports provide the ability to drilldown to more detailed reports or to return to summary reports. The drilldown links are marked in light blue text. For example, this report contains a **View Monthly Reconciliation Report** that may be used to drill down to the reconciliation exhibits.

F2M - DOWNLOAD OR PRINT A SUBMISSION (CONTINUED)



EXPORT REPORT DIALOG BOX

After clicking the Export button on the Report Display Page, an Export Report dialog box is displayed. The dialog box provides the ability to export the report as an electronic file in multiple formats and to select the page range for exports.

8 Select the desired file format from the **File Format:** pulldown. The options are listed below.

- **Crystal Reports (RPT)** – This provides the ability to download a Crystal Reports version of the report that can be viewed using the Crystal Reports application.
- **Adobe Acrobat (PDF)** – This provides the ability to create a print-friendly Portable Document Format (PDF) version of the report that can be viewed using Adobe Reader.
- **Microsoft Excel 97-2000 (XLS)** – This provides the ability to create a formatted version of the report in Microsoft Excel spreadsheet format.
- **Microsoft Excel 97-2000 – Data Only (XLS)** – This provides the ability to export the data from the report in Microsoft Excel spreadsheet format.
- **Microsoft Word (RTF)** – This provides the ability to create a formatted version of the report in a Microsoft Word Rich Text Format (RTF) file.
- **Microsoft Word – Editable (RTF)** – This provides the ability to create a version of the report that can be easily edited in Microsoft Word.
- **Rich Text Format (RTF)** – This provides the ability to create a version in the same format as the Microsoft Word (RTF) format.

9 Select the desired page range from the **Page Range:** section.

10 Click **OK** to export the report or click **Cancel** to exit the report export process.

11 In the File Download dialog box, click **Open** to open the report using the associated program or **Save** to download the report to a specific location.

F2M - MODIFY A SUBMISSION

After a monthly submission has been submitted for review, there are several circumstances in which a user may modify the submission. If a submission is marked with the status **Pending Review**, it may be un-submitted and modified prior to re-submission. If a submission is marked **More Information Required** by the Bureau, it should be modified according to the guidance provided during the review process and re-submitted for review.

Financial records found, displaying all financial records.

F2M No.	NAIC	Company Name	Month	Year	Status	Last Update	Submitter	Note
836		AMERICAN RELIABLE INSURANCE CO	Sep	2007	Approved & Processed			DO NOT OPEN
837		AMERICAN RELIABLE INSURANCE CO	Nov	2007	Approved & Processed			DO NOT OPEN
1124		AMERICAN RELIABLE INSURANCE CO	Dec	2007	Pending Review	02-22-2008	ngbfsc4@ostglobal.com	

3 financial records found, displaying all financial records.

- 1 To modify a submission, click the **F2M No.** hyperlink for the submission in the Work List.
- 2 If the submission is marked *Pending Review*, click **Un-Submit** to change the status to *Not Submitted – Saved*.
- 3 After the record has been un-submitted, or if the submission is marked *More Information Required*, click **Edit** to modify the record. This will return the user to the Input Monthly Financial & Reconciliation page with the previously-entered or uploaded values pre-populated in the appropriate fields.

From this point forward, the submission process continues as described on the previous pages.

10000.01 - 15000.00	0		750.00	75%	0.00
15000.01 - 25000.00	0		850.00	75%	0.00
25000.01 - 35000.00	0		1000.00	75%	0.00
35000.01 - 50000.00	0		1250.00	75%	0.00
50000.01 - 100000.00	0		3% times 75%		0.00
100000.01 - 250000.00	0	2.3% BUT NOT LESS THAN \$3,000 times 75%			0.00
250000.01 and up	0	2.1% BUT NOT LESS THAN \$3,000 times 75%			0.00
TOTAL Special Adjusting Process	0				\$ 0.00

UPON FEMA REQUEST, WYO COMPANY MUST PROVIDE SUPPORTING DETAIL FOR THE REPORTED EXPENSE.

Un-Submit Save & Continue Download|Print

10000.01 - 15000.00	0		750.00	75%	0.00
15000.01 - 25000.00	0		850.00	75%	0.00
25000.01 - 35000.00	0		1000.00	75%	0.00
35000.01 - 50000.00	0		1250.00	75%	0.00
50000.01 - 100000.00	0		3% times 75%		0.00
100000.01 - 250000.00	0	2.3% BUT NOT LESS THAN \$3,000 times 75%			0.00
250000.01 and up	0	2.1% BUT NOT LESS THAN \$3,000 times 75%			0.00
TOTAL Special Adjusting Process	0				\$ 0.00

UPON FEMA REQUEST, WYO COMPANY MUST PROVIDE SUPPORTING DETAIL FOR THE REPORTED EXPENSE.

Edit Save & Continue Download|Print

F2M - REVIEW A SUBMISSION

Bureau Financial Management personnel can use the F2M application to review and process monthly submissions from WYO companies. Users with Bureau Financial Management authorization will have a Work List populated with F2M entries for all WYO companies.

The role of the Bureau Financial Management user is to review the submissions and to approve or request more information on these submissions. To review a submission, click the link in the **F2M No.** column on the work list.

WORK LIST STATUS

Work List entries will be classified according to one of the following status types.

- **Not Submitted – Saved:** These monthly submissions have been saved but have not been submitted to FEMA.
- **Pending Review:** These monthly submissions have been submitted to FEMA and are awaiting review.
- **Under Bureau Review:** These monthly submissions are being reviewed by FEMA and may not be edited at this time.
- **More Info Required:** These monthly submissions have been reviewed by FEMA but require additional information before the submission can be approved.
- **Approved & Processed:** These monthly submissions have been approved by FEMA.
- **Bureau Work List:** This is a meta-status that allows users to view all submissions that are classified as Pending Review and Under Bureau Review.

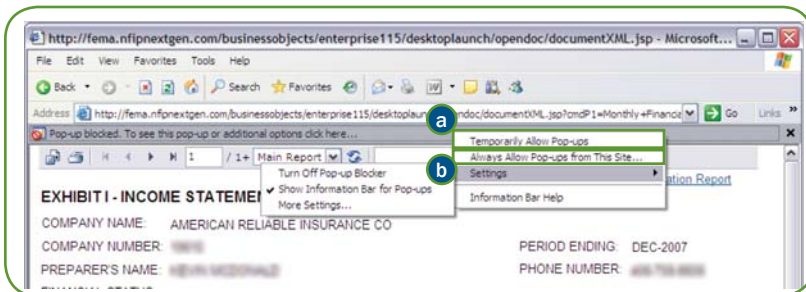
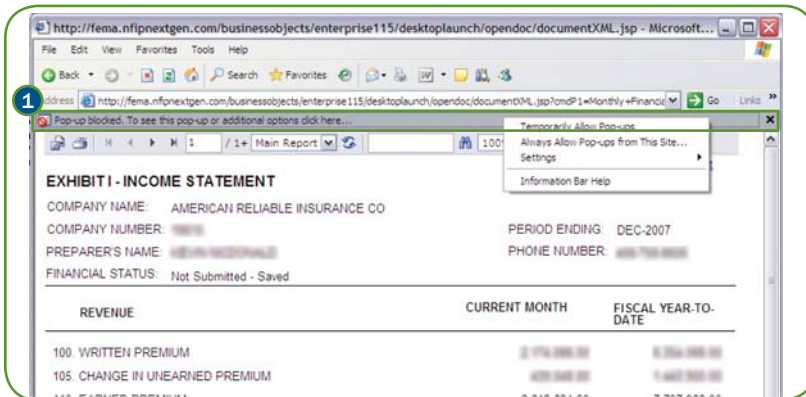
When you select a submission by clicking the hyperlink in the **F2M No.** column, the submission information will be displayed on the screen. Users who are more comfortable with a printed version can access the PDF format by clicking the **Print | Download** button at the bottom of the page.

- 1 Reviewers may include comments regarding the submission by typing their notes in the **Financial Approver Comments Section:** field at the bottom of the page.
- 2 After reviewing and including comments, users should select one of the following actions from the pulldown field labeled **-Select-**.
 - **No Change** – The existing status is retained, but any comments are saved.
 - **Approve** – The status is changed to Approved & Processed.
 - **Under Bureau's Review** – The status is changed to Under Bureau Review and the submitter may not make any additional changes at this time.
 - **More Info Required** – The status is changed to More Info Required and the submitter must update and re-submit based on the comments.
- 3 Click the **Save** button to commit the changes to the monthly submission. The application will return the user to the Work List.

The screenshot shows a user interface for reviewing a submission. It features a large text area labeled 'Financial Approver Comments Section:' with a vertical scrollbar on the right. Below this text area is a dropdown menu with the text '-Select-' and a downward arrow. At the bottom left of the interface is a 'Save' button. Three numbered callouts (1, 2, and 3) are overlaid on the image to indicate the steps: 1 points to the comments text area, 2 points to the dropdown menu, and 3 points to the Save button.

F2M - TROUBLESHOOTING POPUPS

Internet Explorer uses a pop-up blocker to minimize pop-up dialog boxes from websites that are not desirable. F2M uses a pop-up dialog box for several key functions, including the export feature. There are several ways to configure Internet Explorer to display pop-ups from F2M. You may either adjust Internet Explorer's pop-up blocker settings or add F2M to your list of trusted sites. It is not necessary to adjust both the pop-up blocker settings and the security settings in order to allow pop-ups from F2M.

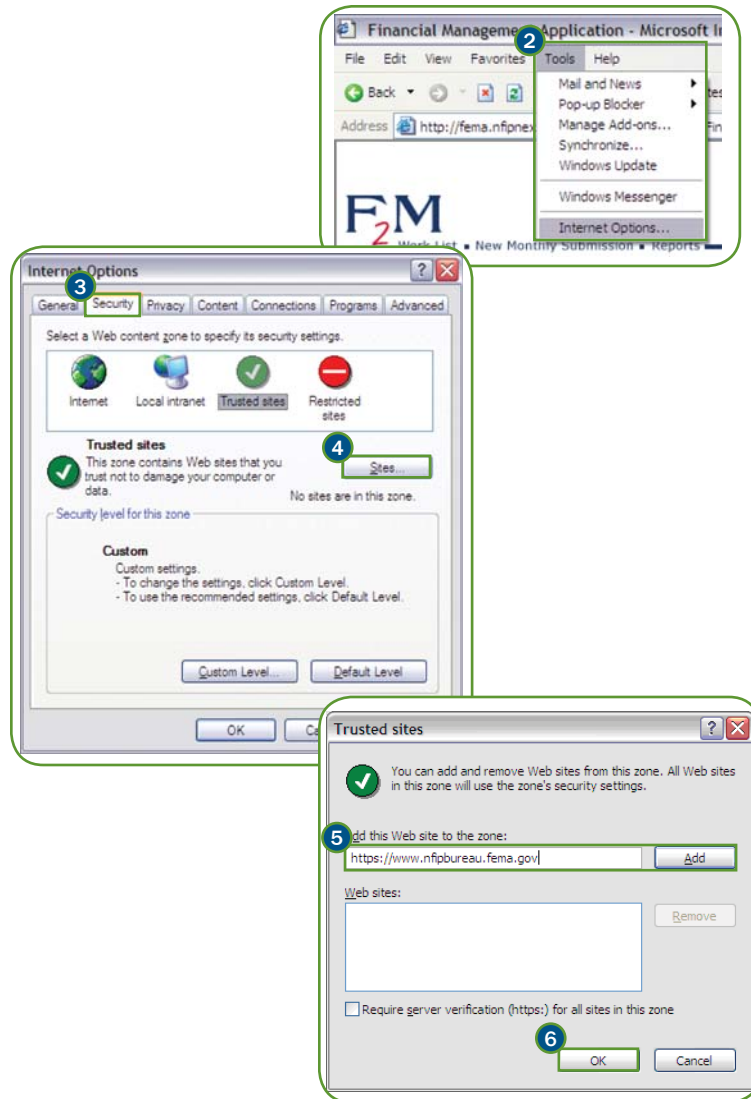


POP-UP BLOCKER SETTINGS

Internet Explorer provides alerts on blocked pop-up dialog boxes using the Information Bar. It is possible to set the pop-up blocker to allow pop-ups from SQANet or from all sites.

- 1 Click on the Information Bar below the Address Bar. The Information Bar is only displayed when a pop-up or file download is blocked by Internet Explorer.
 - a To allow pop-ups only from F2M, select the **Always Allow Pop-ups from This Site...** option.
 - b To allow pop-ups from all sites, select **Settings > Turn Off Pop-up Blocker** (not recommended).

F2M - TROUBLESHOOTING POPUPS (CONTINUED)



SECURITY SETTINGS

Internet Explorer maintains a list of sites, known as trusted sites, that are subject to less stringent security controls than most Internet sites.

- 2 Click the **Tools** menu and select **Internet Options...** from the menu.
- 3 Select the **Security** tab from the **Internet Options** dialog box.
- 4 Select the **Trusted Sites** Web content zone and click the **Sites...** button.
- 5 Enter <https://www.nfipbureau.fema.gov> in the **Add this Web site to the zone:** field and click **Add**. Click **OK** to close the **Trusted Sites** dialog box.
- 6 Click **OK** to close the **Internet Options** dialog box.