

QUARTERLY NEWSLETTER

Volume 41, Issue 4

2022 Quarter IV

Welcome to the final issue of AGO's Newsletter for 2022. We hope that everyone is looking forward to a festive and safe Holiday season!



It was an historic year for AGO, celebrating 40 years of providing P&C enterprise solutions and we look forward to the next 40 with a revolutionary new platform of re-imagined software solutions.

AGO has been successfully providing enterprise software solutions to insurance carriers, MGA's, and TPA's since 1982. From our headquarters in northern New Jersey, we have a full Project Management, Development, and Quality Assurance staff here in the U.S.

AGO offers a full enterprise software suite for P&C insurance companies and MGA's, whether you are looking for just a piece of the puzzle or a complete solution. Our solutions span all areas of processing needs, including web enabled Quick Quoting portals, Policy Processing, Premium Accounting and Claims Management, Bureau Reporting and Automated Underwriting. We can also build custom interfaces to existing legacy systems to make a seamless workflow.

Visit us at www.agois.com for all product offerings and please be sure to read the **Fun Page** that is located on **page 3** of this edition of AGO's Newsletter with seasonal and software focused humor.

AGO would like to wish everyone a safe, healthy and prosperous 2023!

WHAT'S NEW AT AGO?

On the product side, some of the functional changes incorporated:

Agency Portal:

- Added support for Diary handling from policy system, for diaries directed towards agent users. The system will display any open diaries to the agent.
- Change to the driver screen to allow the user to capture the driver's license class. The list of available options will be based on the drivers license state selected.
- Expand risk clearance handling for quotes submitted to the policy system, to include in risk clearance edits based on the current underwriting status of the submitted application.
- Modify Vehicle, Driver, Location and Additional Interest sections of Quote main screen to combine into a single row per entry to simplify user experience.

Policy Production:

- Expanded renewal validations and defaults for expired values, limits and programs.
- Modify quote output to include the list of Additional Insureds.
- Change to the driver screen to allow the user to capture the driver's license class. The list of available options will be based on the drivers license state selected.
- Add Tools Menu option to verify driver claims for endorsement purposes. This process will simply notify the user of any claims related to the driver to help with the underwriting workflow.
- Modification to entry of insured information to require email address per bureau mandate for Workers Compensation policies.
- Extended questionnaire handling to allow for separate workflow rules based on quoting or processing.
- Modify retrieving of a Suspended Endorsement through the Endorse function to allow the user to change the suspended transaction effective date to a future date.
- Change to questionnaire handling to allow the user to generate an image copy of the completed application the questionnaire is based on.

Accounting (ASWeb):

- New Setup Tools allow for precise client allocation of companies, lines of business and business processes through Workgroup definition and User Roles.
- New Receivable Insights and Payables Insights provide up-to-the-minute valuations and charts of business condition.
- New ability to view invoices and correspondence images on demand.

Claims:

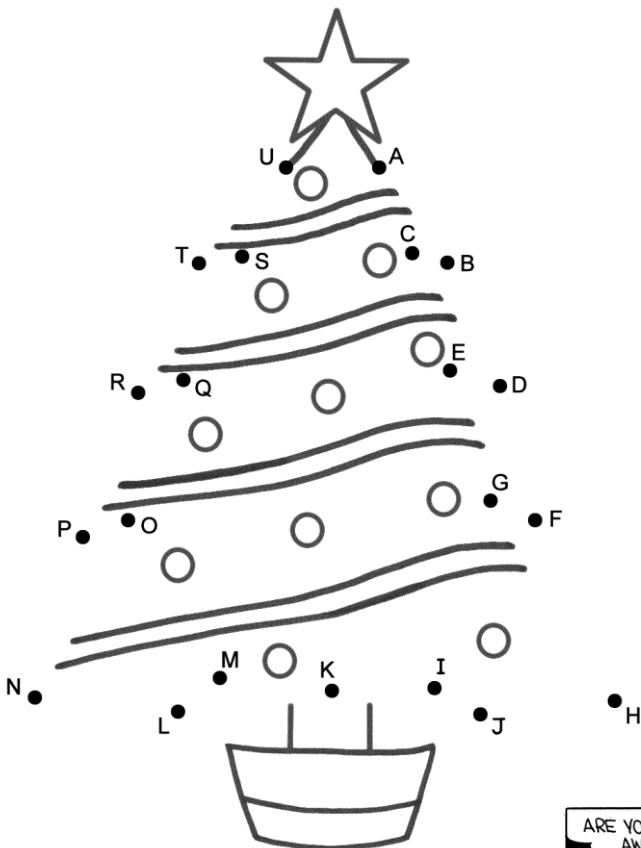
(See Product Spotlight section)

FUN PAGE

Tech Jokes

- Q. How many programmers does it take to change a lightbulb?
 A. None, that's a hardware issue.
- Q. How are programmers and cats alike?
 A. They both sit in the same position for a long time and get excited when they find a bug.
- Q. Do you know the difference between a car salesperson and a software salesperson?
 A. The car salesperson knows when they're lying.

Some people are like a software update, when you see them you think, "Not now"





CHRISTMAS

WORD SEARCH PUZZLE

J	V	H	G	X	L	Y	K	M	C	W	U	G	N	X	P	X
S	S	T	O	J	L	J	K	O	Y	V	E	O	W	E	A	S
C	Z	Z	B	I	E	G	B	W	R	E	A	T	H	T	T	B
L	J	Y	M	N	Z	V	J	Z	O	A	T	O	N	M	R	H
K	R	A	O	Y	U	L	E	T	I	D	E	A	L	J	E	H
P	F	B	R	C	W	N	L	I	Y	H	S	O	W	M	E	G
P	F	O	N	E	H	C	A	N	D	Y	C	A	N	E	I	I
R	P	T	A	I	D	R	B	M	S	B	J	J	W	N	Y	N
E	E	B	M	V	Y	T	I	S	O	M	S	S	Q	U	V	G
S	O	M	E	I	D	G	T	S	I	F	A	N	D	T	G	E
E	N	C	N	C	C	R	H	O	T	N	P	O	O	C	X	R
N	N	G	T	W	E	A	A	L	B	M	N	W	G	R	U	B
T	P	P	D	N	E	Y	R	R	L	U	A	Q	S	A	P	R
S	Y	D	X	K	O	M	N	O	U	I	V	S	S	C	J	E
M	H	H	S	J	V	A	D	I	L	C	N	L	Z	K	B	A
E	W	G	R	E	E	T	I	N	G	S	M	R	F	E	D	D
D	E	C	E	M	B	E	R	I	N	U	A	Q	H	R	K	R

JOY	CHRISTMAS	PRESENTS	SANTA
GREETINGS	TREE	DECEMBER	GINGERBREAD
FAMILY	NUTCRACKER	CANDY CANE	SNOW
WREATH	CAROLS	YULETIDE	ORNAMENT



Product Spotlight

AGO's premier Claims Administration product, CTWeb, has a new release that features a significant revision to the **Claim Unit Maintenance** and **Adjuster Maintenance** functions.

The **Claim Unit Maintenance** function defines claim workgroups and specifies the coverages that group is authorized to administer in the processing of claims. Previously the page presented every possible combination of coverages and causes of loss for the user to stipulate being within the Unit's control. While this provided ultimate flexibility in making assignments, it was determined to be overly cumbersome and actually unnecessary.

The new page has a much simplified presentation that makes for easier use and faster setup.

Unit Limits

Unit Name: Default Claim Company:

Select State for Line of Business in the Unit
Uncheck Line Of Business to delete

10 - AGO Mutual Insurance Company

BA - Business Auto

- MAINE
- NEW JERSEY
- NORTH CAROLINA
- PENNSYLVANIA
- SOUTH CAROLINA
- TEXAS

GL - General Liability

- MAINE
- NEW JERSEY
- NORTH CAROLINA
- PENNSYLVANIA
- SOUTH CAROLINA
- TEXAS

IM - Inland Marine

- NEW JERSEY
- NORTH CAROLINA
- PENNSYLVANIA
- SOUTH CAROLINA
- TEXAS

20 - AGO Insurance Company Of America

BQ - Business Owners

30 - AGO Colonial Insurance Company

BA - Business Auto

40 - AGO National Insurance Company

BA - Business Auto

Copy NEW JERSEY to other states for 10-BA - Business Auto

Specify all coverages that apply to the state

Coverage	Included Toggle All <input checked="" type="checkbox"/>
Liability(BI)	<input checked="" type="checkbox"/>
Collision	<input checked="" type="checkbox"/>
Comprehensive	<input checked="" type="checkbox"/>
CSL Liability	<input checked="" type="checkbox"/>
Expense Miscellaneous	<input checked="" type="checkbox"/>
Hired COLL	<input type="checkbox"/>
Hired COMP	<input checked="" type="checkbox"/>
Hired CSL Liability	<input checked="" type="checkbox"/>
Medical Payment	<input checked="" type="checkbox"/>
Med Expense Benefits	<input checked="" type="checkbox"/>
Non-Owned CSL Liability	<input checked="" type="checkbox"/>
Liab (PD)	<input checked="" type="checkbox"/>
Additional PIP	<input checked="" type="checkbox"/>
Basic PIP	<input checked="" type="checkbox"/>
Broadened PIP	<input checked="" type="checkbox"/>
All Other PIP	<input checked="" type="checkbox"/>
UIM BI	<input checked="" type="checkbox"/>
UIM PD	<input checked="" type="checkbox"/>
CSL Underinsured Motorist	<input checked="" type="checkbox"/>
UM BI	<input checked="" type="checkbox"/>
UM PD	<input checked="" type="checkbox"/>
CSL Uninsured Motorist	<input checked="" type="checkbox"/>

Save State
Reset

The **Adjuster Maintenance** function allows you to create and maintain records in the Adjuster table, associate them with valid system users and customize coverage authorities for their assigned Claims Units. Again, the page previously presented every possible combination of coverages and causes of loss for the user to stipulate the dollar limit of authority. The page has been modified in two important ways.

User Assignments are handled by a new **Add New** button at the upper right of the Adjuster. Pressing the button will display a pop-up that presents a list of non-adjuster CTWeb sign-ons from which to choose. An optional, but important feature of the pop-up is the ability to quickly assign the new adjuster's authorities by copying from an *existing* adjuster with the matching, desired authority level. Otherwise the user may individually assign coverage authorities for the new adjuster.

Add New Adjuster Close X

Select a User to promote to Adjuster:

Username	Name
IKRAVETS	Isabella Kravets
LMARTINO	Lawrence Martino
PPETERSON	Paul Peterson
STHOMAS	Sharon Thomas

Select an existing Adjuster to grant matching authorities (optional):

Name	Inactivity date	User Name
AGO Adjuster		AGOADJ
AGO User		AGOUSER
BILL JONEZ		BILL
Clem Adjuster		CLAIM
CTWEB Manager		AGOMGR
Fran Fleurs		FRAN

Accept

Updating multiple Adjusters is enhanced by a new **Duplicate Authorities to Existing Adjuster** button at the top of the Coverage/Limit Column. This provides an easy manner in which to propagate changes made to one adjuster to all other adjusters of the same class or level. Pressing the button will present the user with a pop-up panel. The user may select one or more existing adjusters to receive the matching authorities of the currently selected Adjuster and Line of Business

Duplicate Authorities to Existing Adjuster(s)

Select Adjuster(s) to copy with Fran Fleurs/BA limits:

Adjuster	<input type="checkbox"/>
AGO Adjuster	<input type="checkbox"/>
AGO User	<input type="checkbox"/>
Angelo Signoname	<input type="checkbox"/>
BILL JONEZ	<input type="checkbox"/>
Clem Adjuster	<input type="checkbox"/>
CTWEB Manager	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

Copy and Save **Cancel**

WHO'S WHO?

President: Larry Martin

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