Central States Health and Life Co. of Omaha
Performance and Participation Reporting

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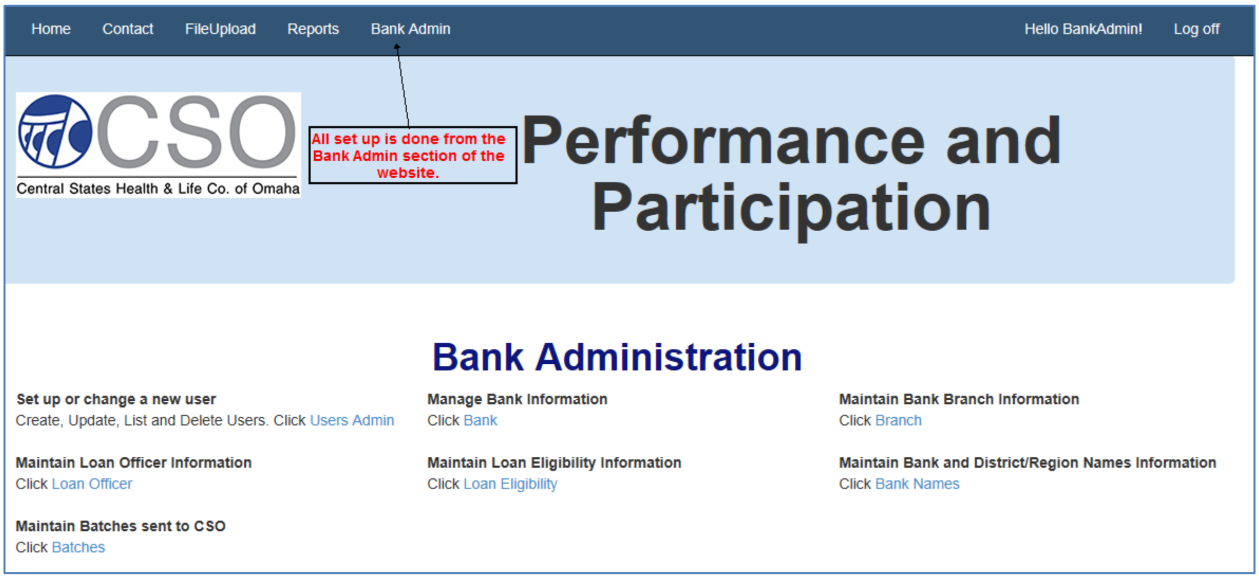
CSO's Performance and Participation system is designed to provide a variety of reporting options to your organization for tracking your credit insurance sales. Many of these reports have the capability to prepare subtotals at client defined levels, i.e., Holding Company, Bank, District, State, Branch and Loan Officer.

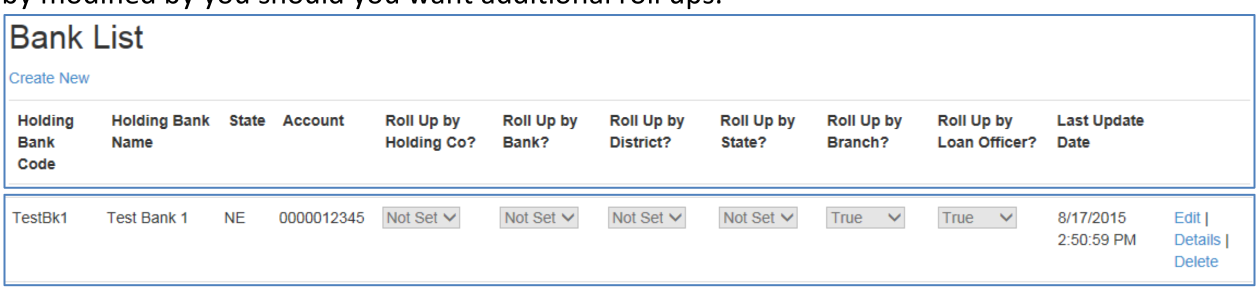
Bank Setup

- **Bank Admin Tab**

Before accessing the Performance and Participation system, CSO will complete the initial set-up for your bank. This will include the initial setup of all branch names and loan officer names. The following options are available from the Bank Admin section of the website.



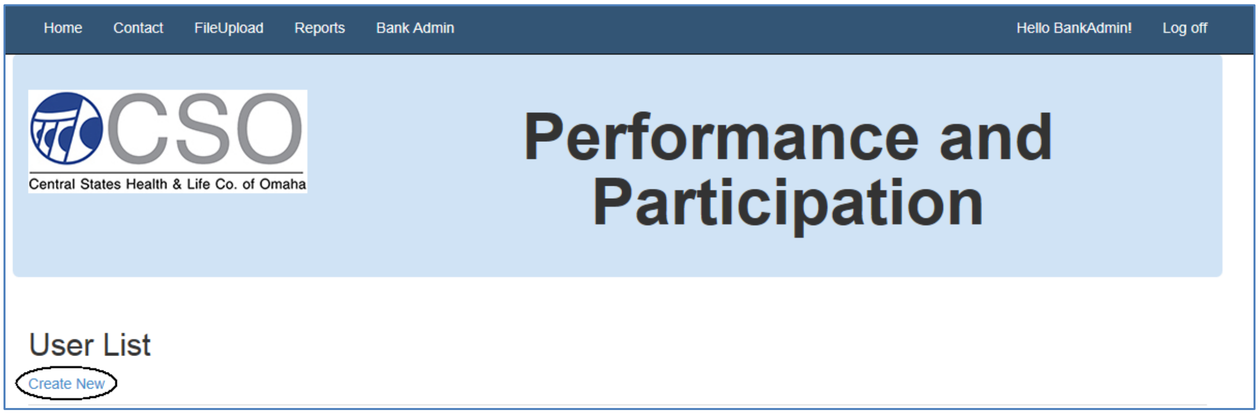
- **Manage Bank Information** - A bank record will be created with an indicator of how the reports will roll up. The reports for this bank will roll up by branch and loan officer. These options can by modified by you should you want additional roll ups.


Bank List

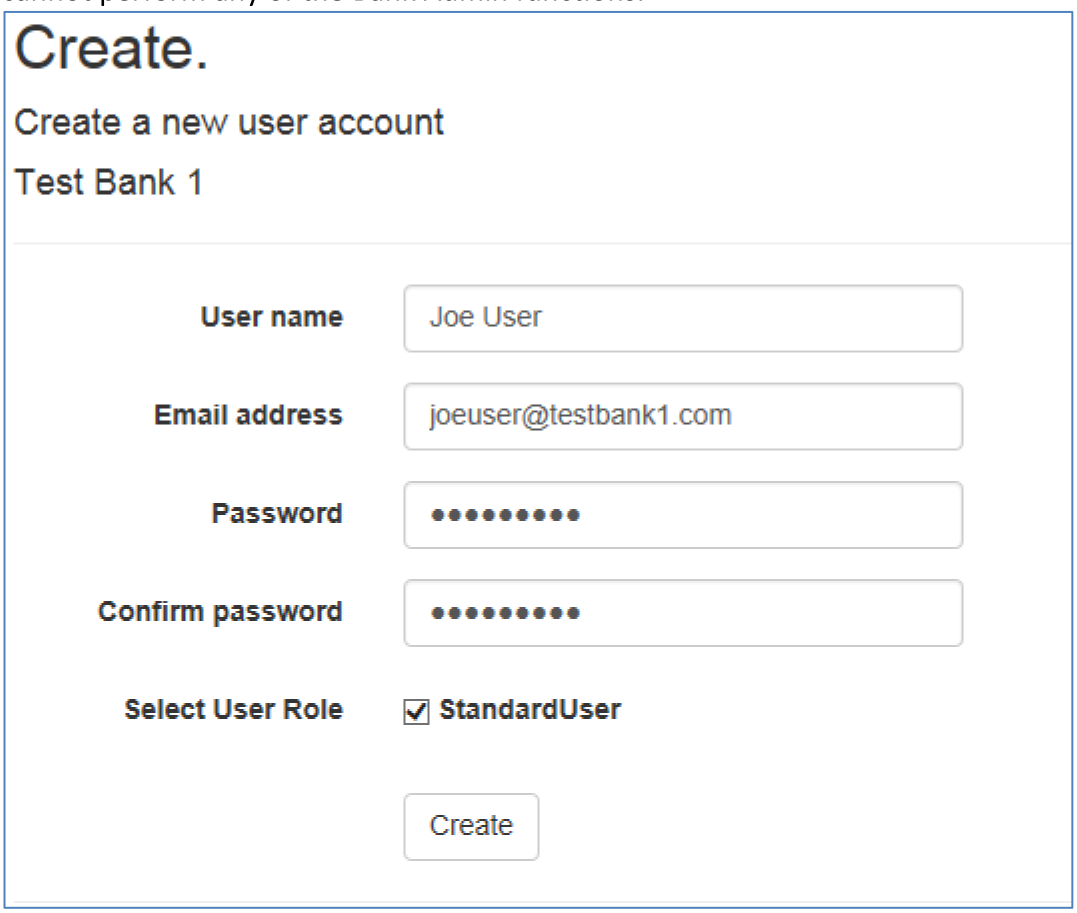
Create New

Holding Bank Code	Holding Bank Name	State	Account	Roll Up by Holding Co?	Roll Up by Bank?	Roll Up by District?	Roll Up by State?	Roll Up by Branch?	Roll Up by Loan Officer?	Last Update Date	
TestBk1	Test Bank 1	NE	0000012345	Not Set	Not Set	Not Set	Not Set	True	True	8/17/2015 2:50:59 PM	Edit | Details | Delete

- **Set up or Change a New User** – CSO will set up the administrator for your bank. The administrator at the bank will be responsible for setting up any new users. To create a new user, select Users Admin under the Set up or change a new user from the bank admin page.
  - Select Create New from the User List page.



  - All fields are **required** to create a new user. Enter the information, check the Standard User box, and click Create. A Standard User is allowed to upload files and generate reports but cannot perform any of the Bank Admin functions.



- The User List displays all of the users that can access the Performance and Participation system. From this list, you can edit a person's access or reset their password, delete them, or view details regarding the user.

User List

Create New

User Name	Bank Name	Role	
BankAdmin	Test Bank 1	BankAdmin	Edit | Details | Delete |
Joe User	Test Bank 1	StandardUser	Edit | Details | Delete |

- **Maintain Loan Eligibility Information** – CSO will enter the maximum credit insurance limit information for the bank.

Loan Eligibility List

Create New

Max Loan Amount	Max Loan Term	Max Per Pmt	Loan Type	Last Update Date	Holding Bank Name	
100000	120	1000	A	8/17/2015 3:32:20 PM	Test Bank 1	Edit | Details | Delete
100000	120		L	8/17/2015 3:32:38 PM	Test Bank 1	Edit | Details | Delete

The following information can be manually entered or uploaded by either CSO or the bank:

- **Branch Location Information** – To load the branch information, select Maintain Bank Branch Information from the Bank Administration Page.

  - You can load each branch manually or they can be uploaded from a file.

Branch List

Select Create New to Add a Branch Manually

Create New

Upload spreadsheet

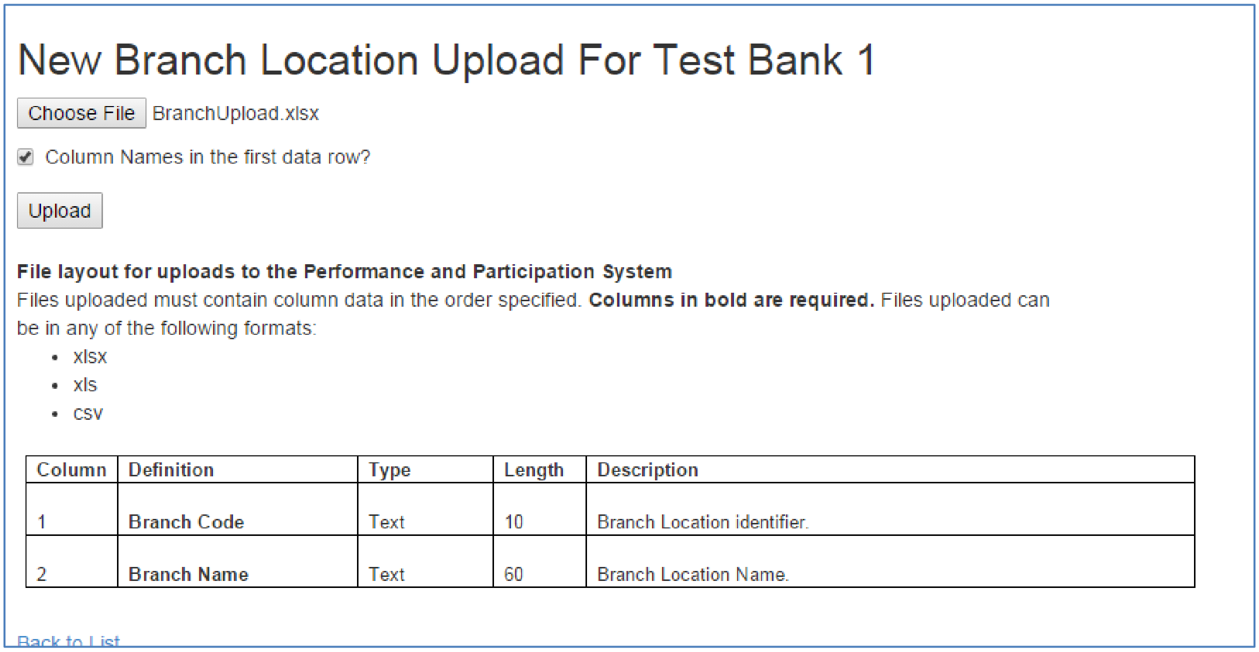
Select Upload Spreadsheet to Load Several Branches from a .csv file or Excel spreadsheet.

Branch Code	Branch Name	Account	Last Update Date	Holding Bank Name

Back to Bank Admin

  - To upload a file, select Upload Spreadsheet. The file must contain the branch code and branch name in the format listed on the screen.
    - Select Choose File and select the file you wish to upload.

- If the first row of your file contains headings, check the box before ‘Column Names in the first data row?’.



New Branch Location Upload For Test Bank 1

Choose File BranchUpload.xlsx

Column Names in the first data row?

Upload

File layout for uploads to the Performance and Participation System

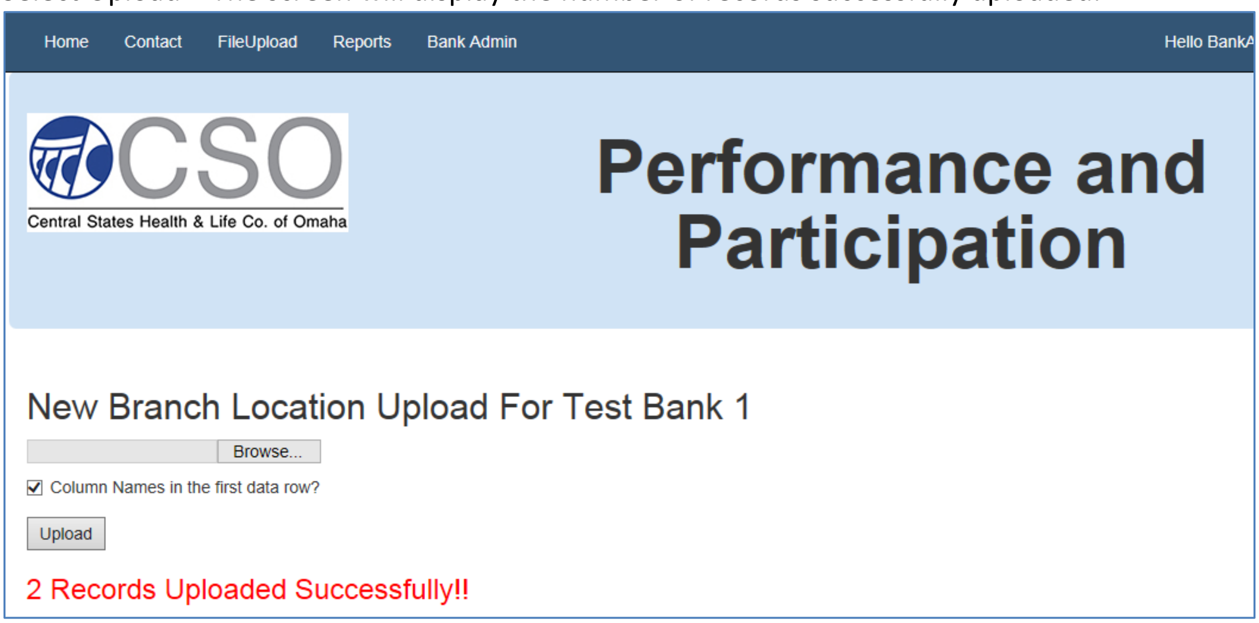
Files uploaded must contain column data in the order specified. **Columns in bold are required.** Files uploaded can be in any of the following formats:

- xlsx
- xls
- csv

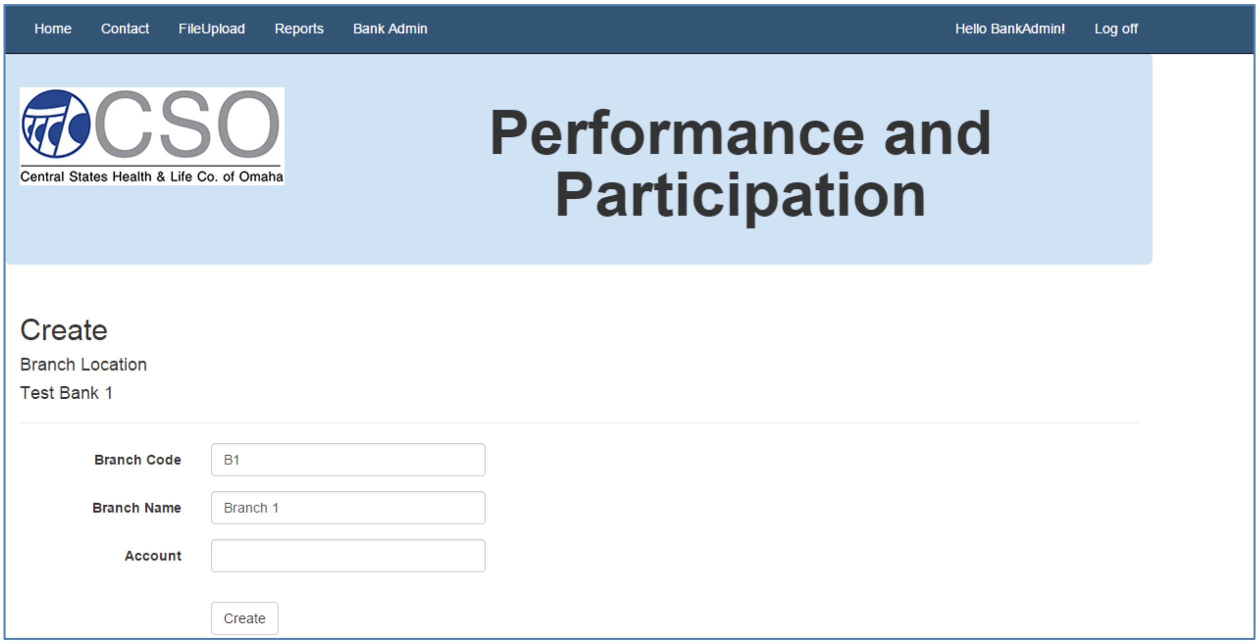
Column	Definition	Type	Length	Description
1	**Branch Code**	Text	10	Branch Location identifier.
2	**Branch Name**	Text	60	Branch Location Name.

Back to List

- Select Upload – The screen will display the number of records successfully uploaded.

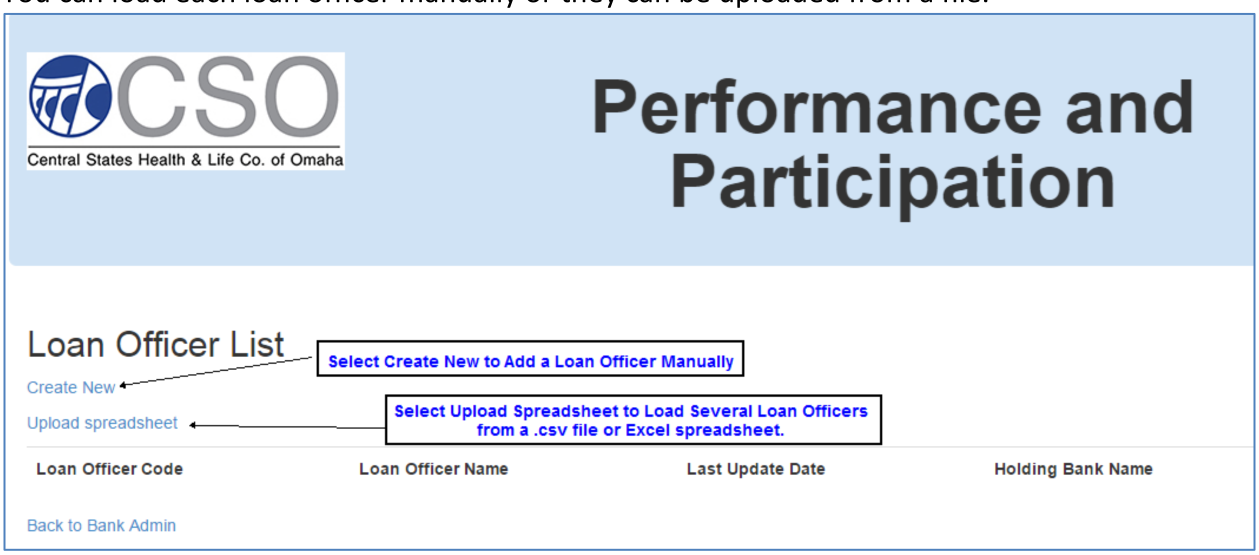


- To enter an individual branch, select Create New and enter the Branch Code and Branch Name and select Create. The account is option.

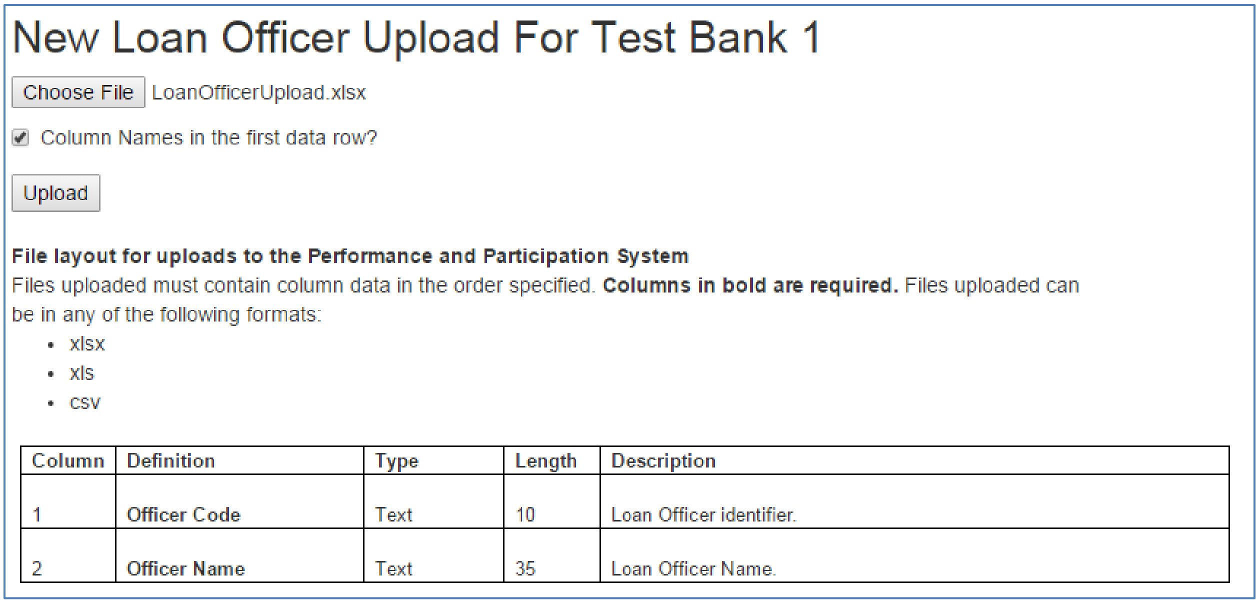


- o **Loan Officer Information** – To load the loan officer information, select Maintain Loan Information from the Bank Administration Page.

  - You can load each loan officer manually or they can be uploaded from a file.



  - To upload a loan officer file, select Upload Spreadsheet. The file must contain the Loan Officer Code and Loan Officer Name. These fields must be in the format listed on the screen.
    - Select Choose File and select the file you wish to upload.
    - If the first row of your file contains headings, check the box before 'Column Names in the first data row?'.



New Loan Officer Upload For Test Bank 1

Choose File LoanOfficerUpload.xlsx

Column Names in the first data row?

Upload

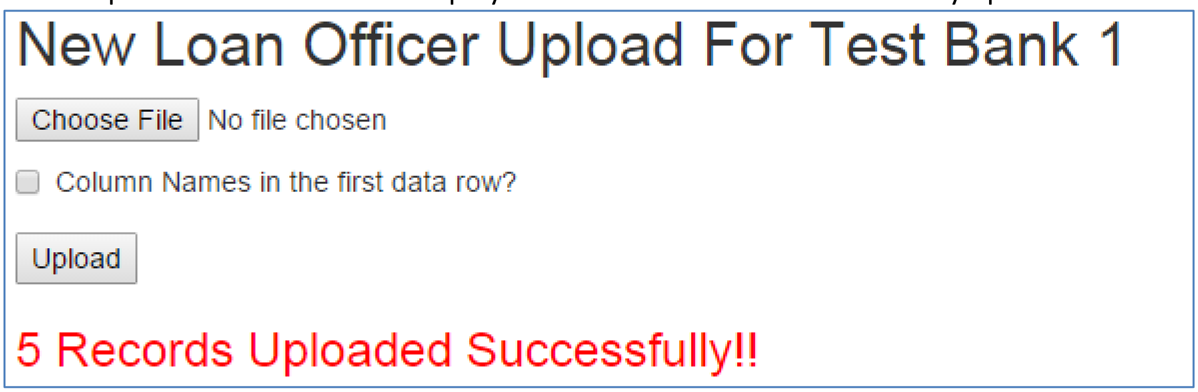
File layout for uploads to the Performance and Participation System

Files uploaded must contain column data in the order specified. **Columns in bold are required.** Files uploaded can be in any of the following formats:

- xlsx
- xls
- csv

Column	Definition	Type	Length	Description
1	**Officer Code**	Text	10	Loan Officer identifier.
2	**Officer Name**	Text	35	Loan Officer Name.

- Select Upload – The screen will display the number of records successfully uploaded.



New Loan Officer Upload For Test Bank 1

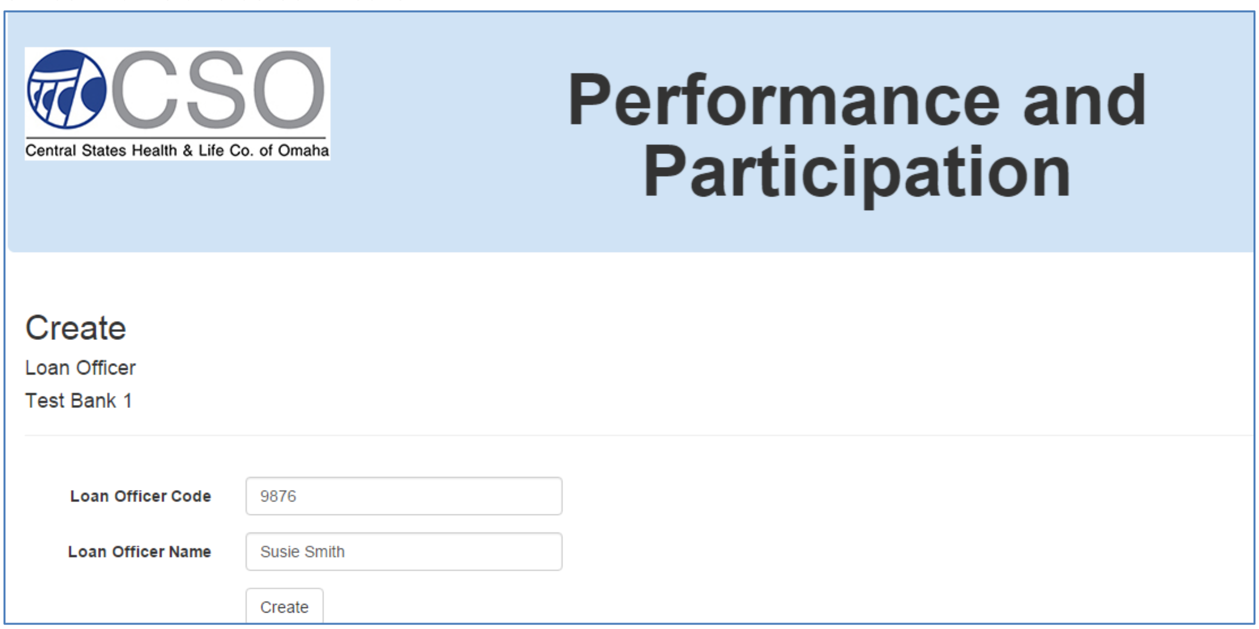
Choose File No file chosen

Column Names in the first data row?

Upload

5 Records Uploaded Successfully!!

- To enter an individual loan officer, select Create New. Enter the Loan Officer Code and Loan Officer Name and select Create.



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Create

Loan Officer

Test Bank 1

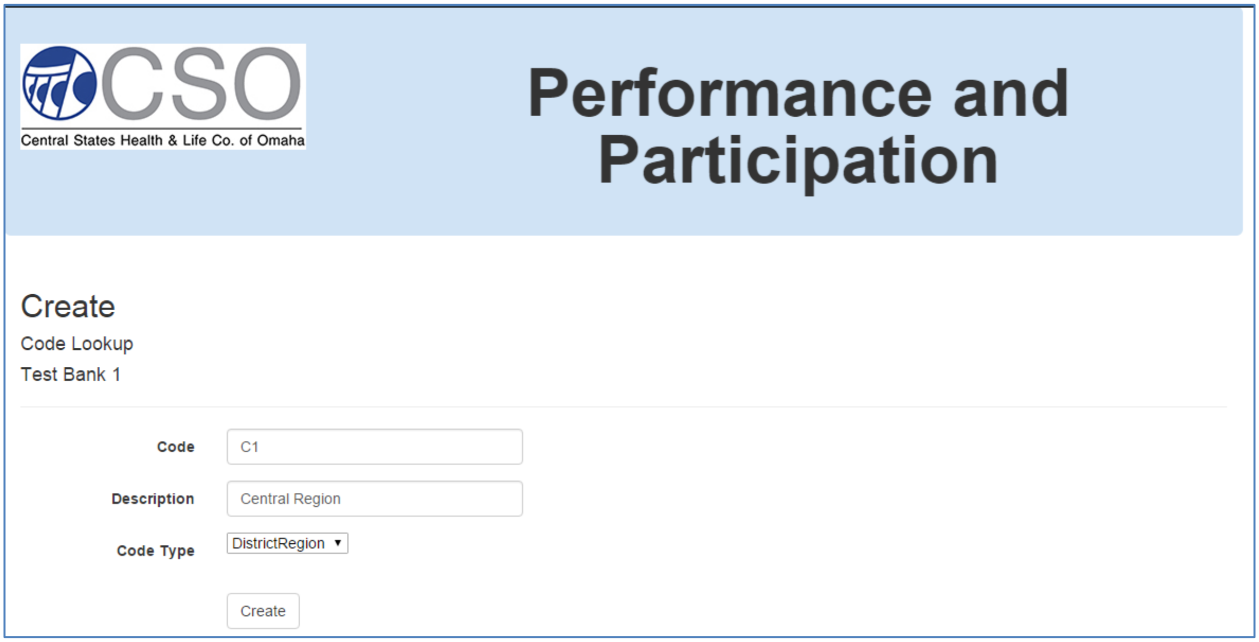
Loan Officer Code 9876

Loan Officer Name Susie Smith

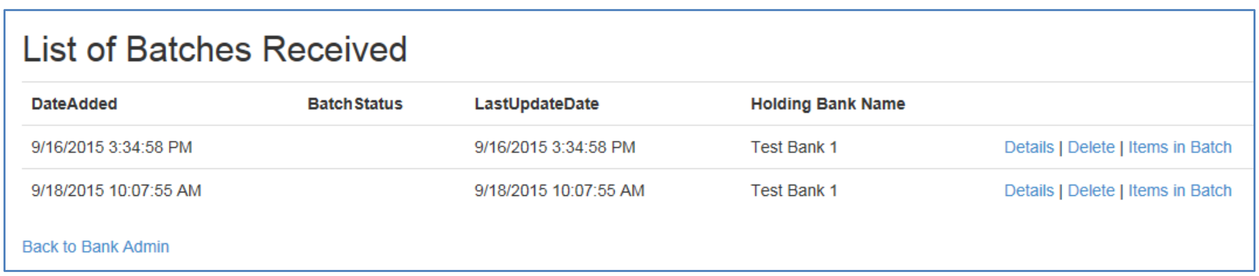
Create

- You can also edit or delete the loan officer information by clicking on 'Edit' or 'Delete' to the right of each loan officer entry.

- **Bank and District/Region Information** – Most banks do not have separate reporting by bank and district/regions, but the option is available. Select Maintain Bank and District/Region Names Information from the Bank Administration page. If the Bank or District/Region code is provided on the monthly input file, it will allow you to do reporting at this level.
  - To add a record, enter the code, description, and select whether you are adding a bank or a district/region and then select Create New.



- **Manage Batches sent to CSO** – This section of the website allows you to view the batches sent to CSO. From this page you can view the details of a batch, delete a bank or modify individual items in the batch.



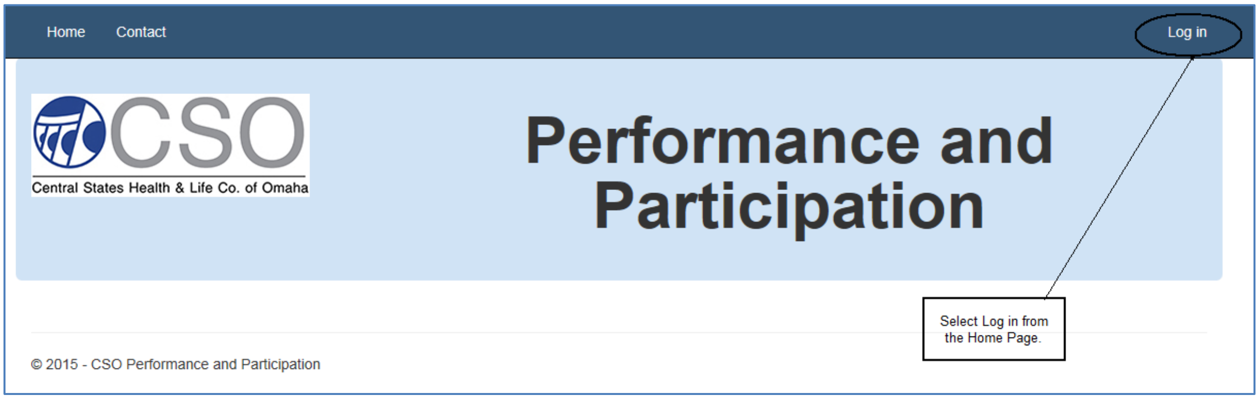
List of Batches Received

DateAdded	BatchStatus	LastUpdateDate	Holding Bank Name	
9/16/2015 3:34:58 PM		9/16/2015 3:34:58 PM	Test Bank 1	Details | Delete | Items in Batch
9/18/2015 10:07:55 AM		9/18/2015 10:07:55 AM	Test Bank 1	Details | Delete | Items in Batch

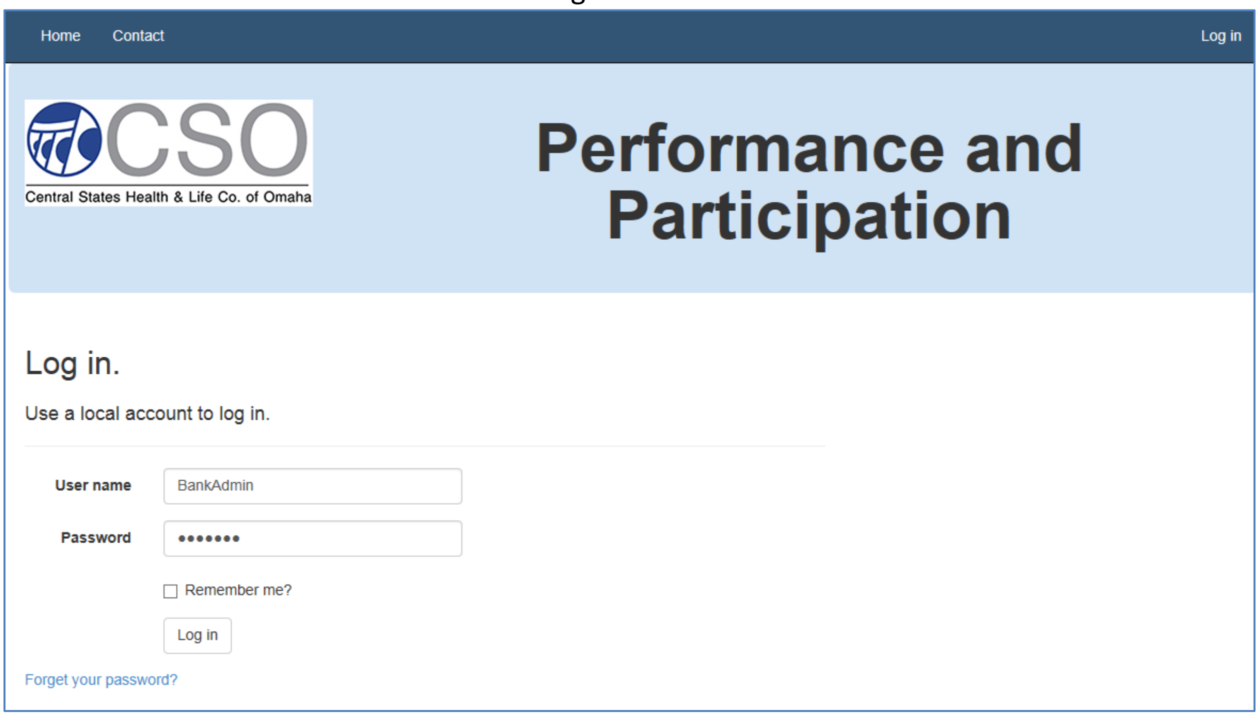
Back to Bank Admin

Monthly Reporting

Log into the Performance and Participation system.



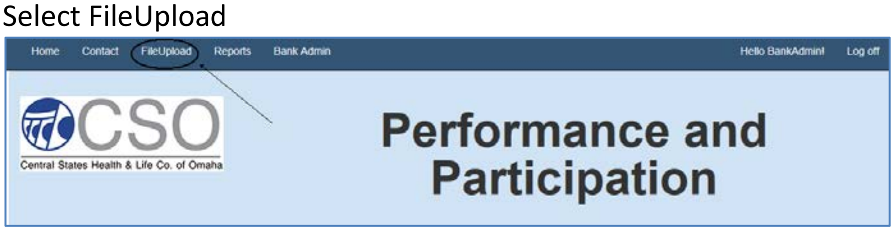
Enter your User Name and Password then select Log In.



- **<u>FileUpload Tab</u>**

This section of the website allows you to upload your monthly loan information. You will need to create your monthly loan file in the format listed on the FileUpload section of the website in a .csv (Comma Separated Value) or an Excel file.

- Select FileUpload



- The next screen shows you the format required for your monthly loan file. You can download a sample input file as a CSV or Excel file with or without headings.

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Performance and Participation

File Upload For Test Bank 1

Browse...

☐ Column Names in the first data row?

Upload

Your Monthly Loan File must be in this order and format.

File layout for uploads to the Performance and Participation System

Files uploaded must contain column data in the order specified. Columns in bold are required. Files uploaded can be in any of the following formats:

- xlsx
- xls
- csv

There is a link below to sample files for download that can be used for reference or as a model for input into the system.

Column	Definition	Type	Length	Description
1	**Holding Company Code**	Text	10	Highest level of reporting. Unique code that will be used to identify the name of the corporation or company that owns all banks that you want to report on.
2	Bank Name Code	Text	10	Unique code that will used to identify the bank name.
3	District/Region Code	Text	10	Use this field to report by District or Region
4	State	Text	2	Two digit State Abbreviation
5	Branch Code	Text	10	Branch location identifier
6	Officer Code	Text	10	Loan Officer identifier.
7	**Post Date**	MMYYYY	6	The month and year that this loan should be posted as to the P&P system. Examples: 092014 or 09/2014
8	**Transaction Date**	MMDDYYYY	8	Loan Closing Date. Examples: 09152014 or 09/15/2014
9	**Loan ID**	Text	12	Unique number that identifies the loan
10	Life Refund Amount	Numeric	7	If premium was refunded on an existing loan, place the Credit Life Refund Amount in this field. Include up to 2 decimal places. Example: 234.12
11	A&H Refund Amount	Numeric	7	If premium was refunded on an existing loan, place the Credit Disability Refund Amount in this field. Include up to 2 decimal places. Example: 234.12
12	Note Principal	Numeric	9	The amount financed. Include up to 2 decimal places. Example:35234.12
13	Total Note	Numeric	9	Sum of total payments. Include up to 2 decimal places. Example:35234.12
14	Annual Percentage Rate	Numeric	5	Annual Percentage Rate of the loan. Include up to 4 decimal places. Example 0.06
15	**Loan Term (in months)**	Numeric	3	The number of months financed.
16	Insurance Term (in months)	Numeric	3	The length of the insurance term in months. This could be less than the loan term.
17	Life Premium Written	Numeric	7	The amount of Credit Life Premium in dollars and cents. Include up to 2 decimal places. Example: 205.03
18	A&H Premium Written	Numeric	7	The amount of Disability Life Premium in dollars and cents. Include up to 2 decimal places. Example: 205.03
19	Life Eligibility Indicator	Text	1	Defaults to "Y". Place "N" if loan ineligible
20	A&H Eligibility Indicator	Text	1	Defaults to "Y". Place "N" if loan ineligible

- Fields in bold are required

Download Sample File

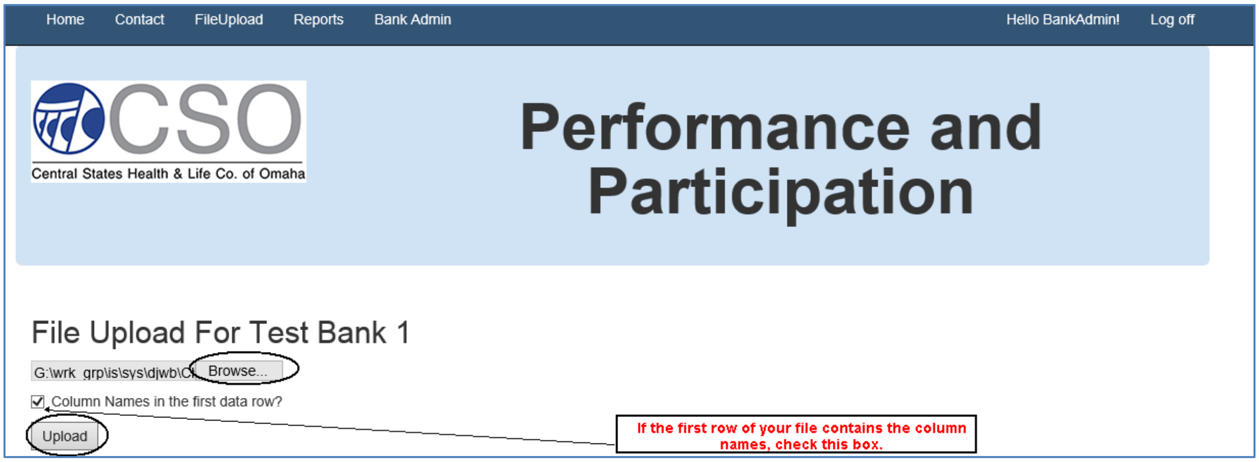
Select this link to download a sample file.

- Here's a sample of the file in an Excel format.

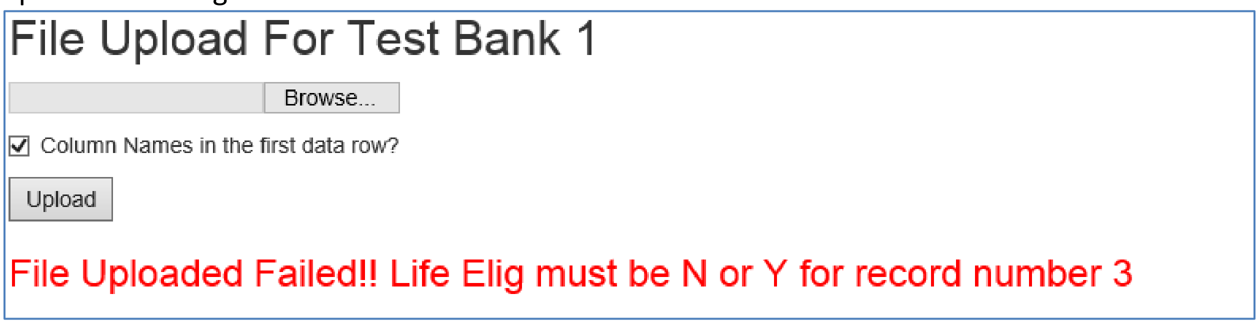
HoldingCo	BankCode	DistrictCode	State	BranchCode	OfficerCode	PostDate	TranDate	LoanId	LFRefAmt	AHRefAmt	Principal	TotalNote	APR	LoanTerm	InsTerm	LfPrem	AHPrem	LifeEligInd	AHEligInc
TestBk1			NE	B1	1234	092015	9/2/2015	123456			10000	11000	0.0375	48	48	200	98.5	Y	Y
TestBk1			NE	B1	1234	09/2015	9/25/2015	234567			20000	22150.5	0.065	60	60	300	187.65	Y	Y
TestBk1			NE	B5	4567	092015	9152015	345678			15000	17000	0.05	60	60	250	122.5	Y	Y
TestBk1			NE	B5	4567	092015	9152015	456789			17500	19750	0.045	72	72	350	200	Y	Y

- Create and save your file in the format indicated above. This file can be created manually or extracted from your existing system.
  - Browse for the file.
    - If the first row of your file contains the column names, check the box.

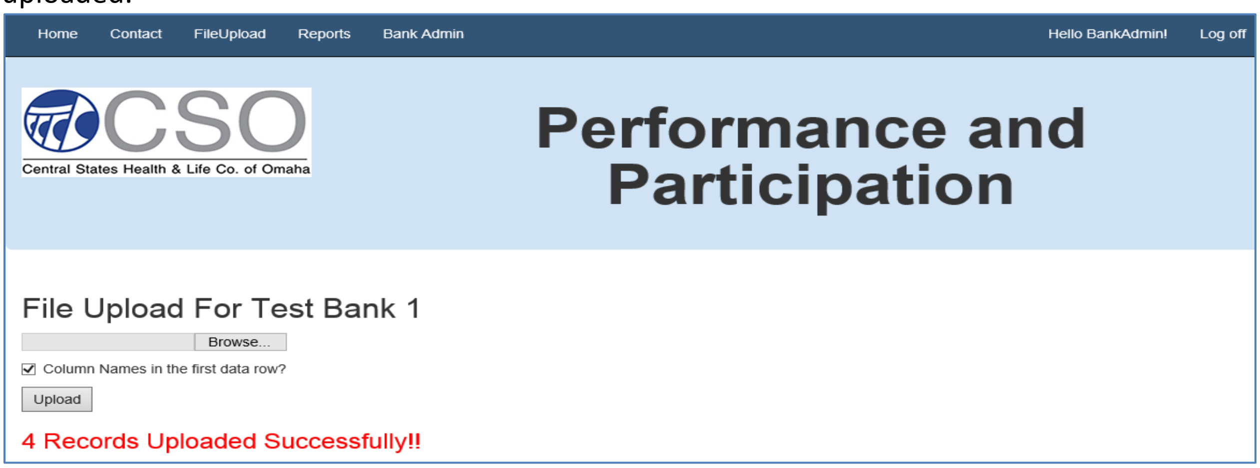
- Select upload.



- If the file contains an error, it will be displayed immediately. Correct the information and upload the file again.



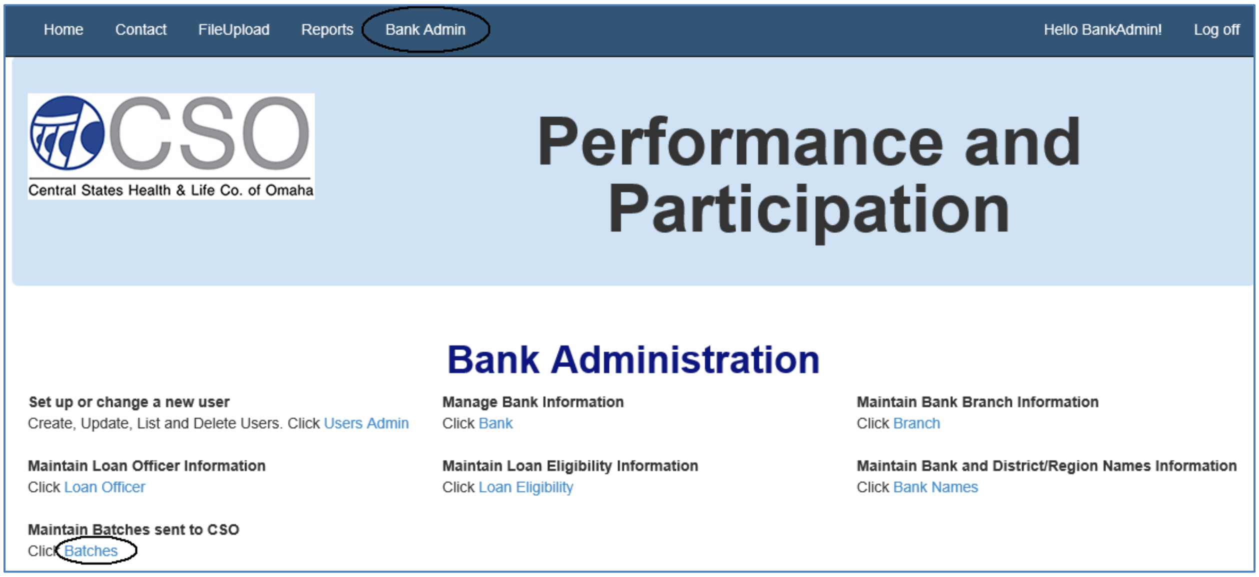
- Once all errors are corrected, a message will appear indicated the records were successfully uploaded.



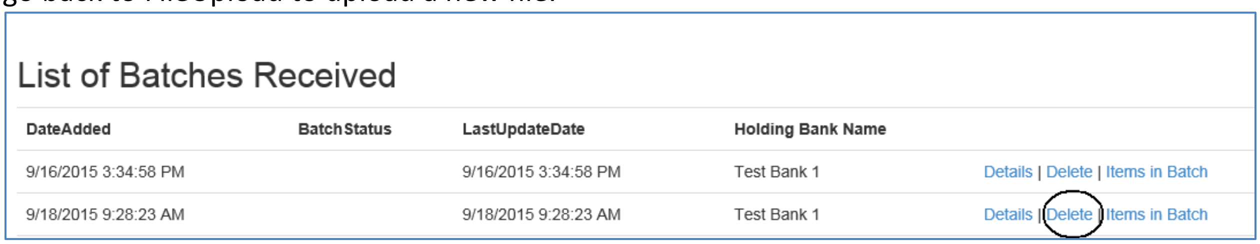
o If the file uploaded was correct, you can now create your monthly reports. If the file was incomplete or incorrect, you can upload a new file.
  - Select Bank Admin.

Maintain Batches sent to CSO

- Select Bank Admin and then Under Maintain Batches sent to CSO, select Batches.



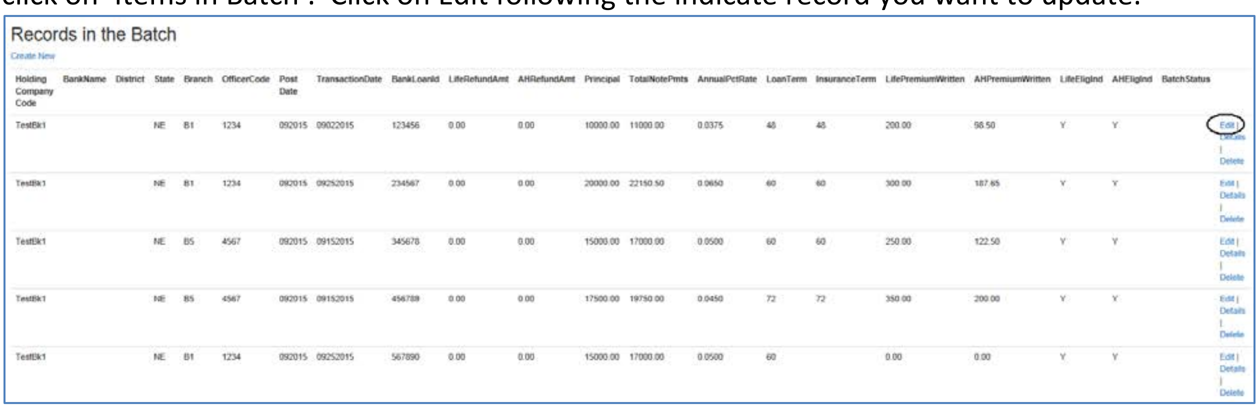
- From the List of Batches Received, you can view the Details, Delete a File, or Update an Item in the Batch.
  - If you would like to delete the entire file and upload a new file, select Delete and then go back to FileUpload to upload a new file.



List of Batches Received

DateAdded	BatchStatus	LastUpdateDate	Holding Bank Name	
9/16/2015 3:34:58 PM		9/16/2015 3:34:58 PM	Test Bank 1	Details | Delete | Items in Batch
9/18/2015 9:28:23 AM		9/18/2015 9:28:23 AM	Test Bank 1	Details | Delete | Items in Batch

  - If you want to edit an individual record in a batch, i.e, to change the loan officer code, click on 'Items in Batch'. Click on Edit following the indicate record you want to update.

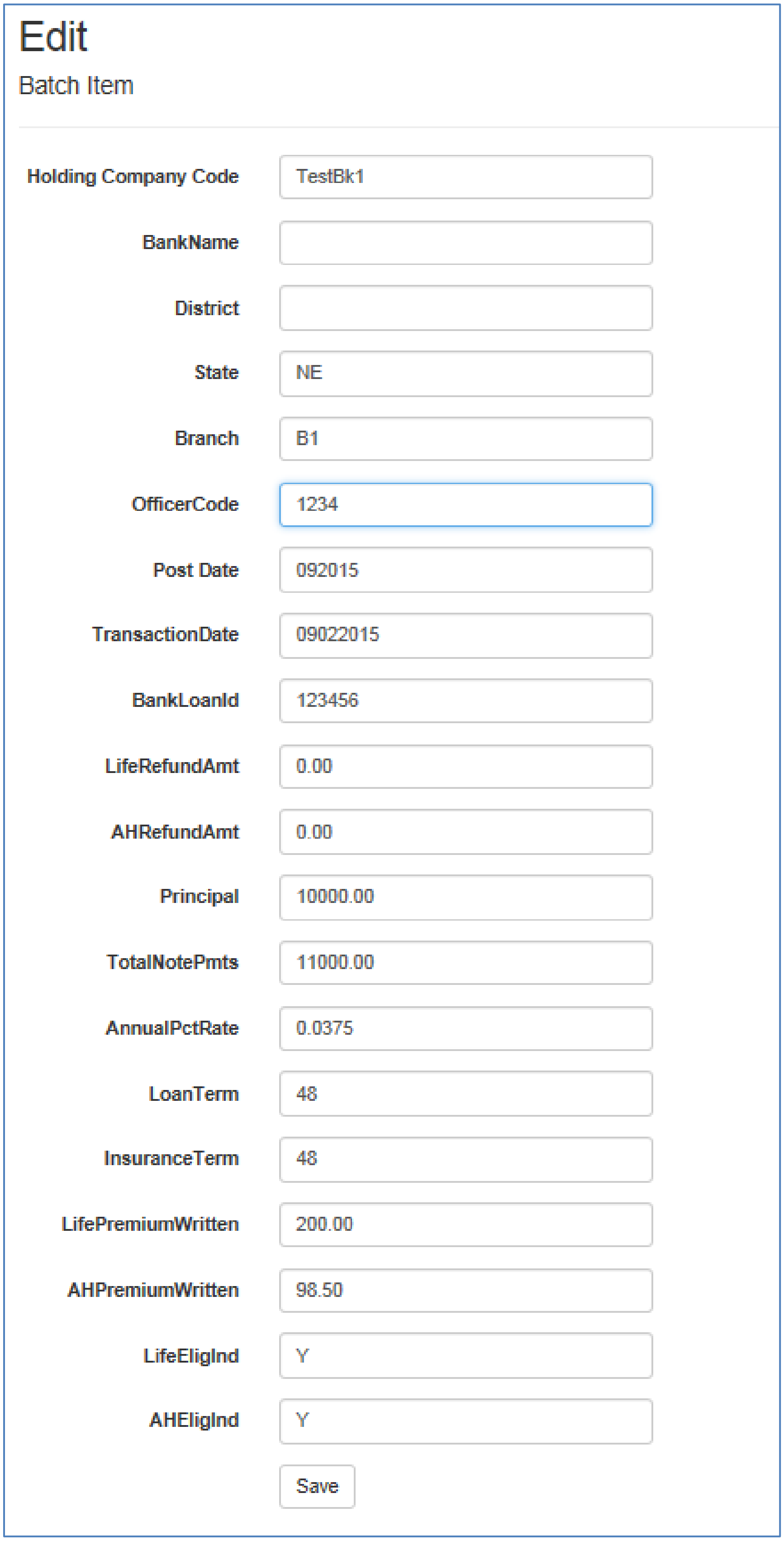


Records in the Batch

Create New

Holding Company Code	BankName	District	State	Branch	OfficerCode	Post Date	TransactionDate	BankLoanId	LifeRefundAmt	AHRefundAmt	Principal	TotalNotePmts	AnnualPctRate	LoanTerm	InsuranceTerm	LifePremiumWritten	AHPremiumWritten	LifeEligInd	AHEligInd	BatchStatus	
TestBk1			NE	B1	1234	092015	09022015	123456	0.00	0.00	10000.00	11000.00	0.0375	48	48	200.00	58.50	Y	Y		Edit | Details | Delete
TestBk1			NE	B1	1234	092015	09252015	234567	0.00	0.00	20000.00	22150.50	0.0650	60	60	300.00	187.65	Y	Y		Edit | Details | Delete
TestBk1			NE	B5	4567	092015	09152015	345678	0.00	0.00	15000.00	17000.00	0.0500	60	60	250.00	122.50	Y	Y		Edit | Details | Delete
TestBk1			NE	B5	4567	092015	09152015	456789	0.00	0.00	17500.00	19750.00	0.0450	72	72	350.00	200.00	Y	Y		Edit | Details | Delete
TestBk1			NE	B1	1234	092015	09252015	567890	0.00	0.00	15000.00	17000.00	0.0500	60		0.00	0.00	Y	Y		Edit | Details | Delete

- The values for the record selected will be displayed. Correct the corresponding field, i.e., the loan officer code and select Save.



Edit

Batch Item

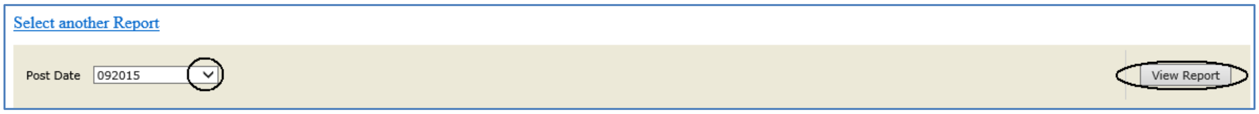
Holding Company Code	TestBk1
BankName	
District	
State	NE
Branch	B1
OfficerCode	1234
Post Date	092015
TransactionDate	09022015
BankLoanId	123456
LifeRefundAmt	0.00
AHRefundAmt	0.00
Principal	10000.00
TotalNotePmts	11000.00
AnnualPctRate	0.0375
LoanTerm	48
InsuranceTerm	48
LifePremiumWritten	200.00
AHPremiumWritten	98.50
LifeEligInd	Y
AHEligInd	Y

Save

- **Reports Tab**

  The 3 main reports available are:

  - **Performance and Participation Report** – This report is an overview of the loan and premium penetration for the month selected. This report allows you to select the Post Date for the report.

    - Following is a sample Performance and Participation Report:

Central States Health & Life Co. of Omaha
Performance & Participation Reports

Date: 9/18/2015
Page: 1

Holding Company Name: Test Bank 1

Bank Name:

District Name:

Branch Name:

Manager Name:

For Month of: 09/2015

Loan Volume	$77,500.00
Total Loans	5
Total Eligible - Life	5
Total Eligible - A & H	5
Loans with Life Policies	4
Loans with A&H Policies	4

Performance %	Loan Penetration	Premium Penetration
Credit Life	80%	74 %
Accident & Health	80%	48 %
Total Performance %	80%	62 %

Average Loan	15,500.00
Average Term	60
Average Weighted Term	61.16

Current Month Premium	Gross	Net
Life	1,100	1,100
A & H	609	609
Total Premium	1,709	1,709
Income	0	0
Year-to-Date		
Life	27,663	22,065
A & H	609	609
Total Premium	28,272	22,674
Income	0	0

- **Production Report** – This report is a summary of the loan and premium information by period and roll up. This report allows you to select the Post Date, Period (MTD or YTD), and Rollup By (some options that may be available based on the bank setup are roll up by branch, district, etc.). Select the values and view report.

Select another Report

Post Date <Select a Value> Period MTD

Rollup By Branch

View Report

  - Following is a sample Production Report:

Central States Health & Life Co. of Omaha
Performance & Participation Reports

Date: 9/18/2015

Holding Company Name: Test Bank 1
Report Name: Production Report - MTD
For Month of: 09/2015

				Number of Loans Insured/Eligible				Performance			Written Premium			Lost Premium			Prem Prod	Loan
Bank	District	Branch	Branch Name	Life		A&H		Life	A&H	Total	Life	A&H	Total	Life	A&H	Total	Pct	Volume
		B1	Branch 1	2	3	2	3	66.67	66.67	66.67	500	286	786	383	658	1,040	43.00 %	45,000
		B5	Branch 5	2	2	2	2	100	100	100	600	323	923	0	0	0	100.00 %	32,500
			Grand Total	4	5	4	5	80	80	80	1,100	609	1,709	383	658	1,040	62.15 %	77,500

- **Loan Officer Production Report** - This report is a summary of the loan and premium information by loan officer. This report allows you to select the Post Date, the Period (MTD or YTD), and the Rollup By. The default rollup is Holding Company. This will show all loan officers and a grand total for the Holding Company. If you select Rollup by Branch, a separate page will generate for each branch. The report will show all of the loan officers for the branch along with individual branch totals. Select the values and view report.

Select another Report

Post Date 092015 Period MTD

Rollup By Branch

View Report

  - Following is a sample Production Report by Holding Company:

Central States Health & Life Co. of Omaha
Performance & Participation Reports

Date: 9/18/2015
Page: 1

Holding Company Name: Test Bank 1
Report Name: Loan Officer Production Report - MTD
For Month of: 09/2015

		Number of Loans Insured/Eligible				Performance			Written Premium			Lost Premium			Prem Prod	Loan
Officer Code	Loan Officer Name	Life		A&H		Life	A&H	Total	Life	A&H	Total	Life	A&H	Total	Pct	Volume
4567	Peter Pan	2	2	2	2	100	100	100	600	323	923	0	0	0	100.00 %	32,500
1234	John Doe	2	3	2	3	66.67	66.67	66.67	500	286	786	383	658	1,040	43.00 %	45,000
	Grand Total	4	5	4	5	80	80	80	1,100	609	1,709	383	658	1,040	62.15 %	77,500

  - Following is a sample Production Report by Branch:

Central States Health & Life Co. of Omaha
Performance & Participation Reports

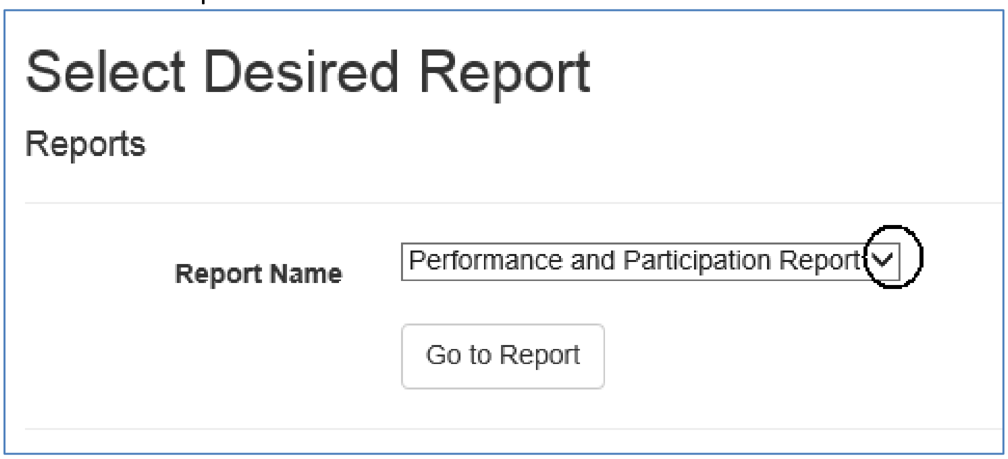
Date: 9/30/2015
Page: 2

Holding Company Name: Test Bank 1
Report Name: Loan Officer Production Report - MTD
For Month of: 09/2015

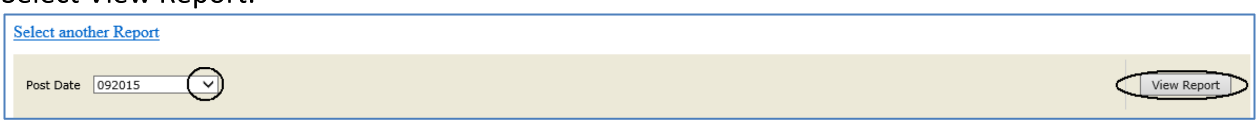
			Number of Loans Insured/Eligible				Performance			Written Premium			Lost Premium			Prem Prod	Loan
Branch	Officer Code	Loan Officer Name	Life		A&H		Life	A&H	Total	Life	A&H	Total	Life	A&H	Total	Pct	Volume
B5	4567	Peter Pan	2	2	2	2	100	100	100	600	323	923	0	0	0	100.00 %	32,500
		Branch Total	**2**	**2**	**2**	**2**	**100**	**100**	**100**	**600**	**323**	**923**	**0**	**0**	**0**	**100.00 %**	**32,500**
		Grand Total	4	5	4	5	80	80	80	1,100	609	1,709	383	658	1,040	62.15 %	77,500

- To run your monthly reports, select Reports.

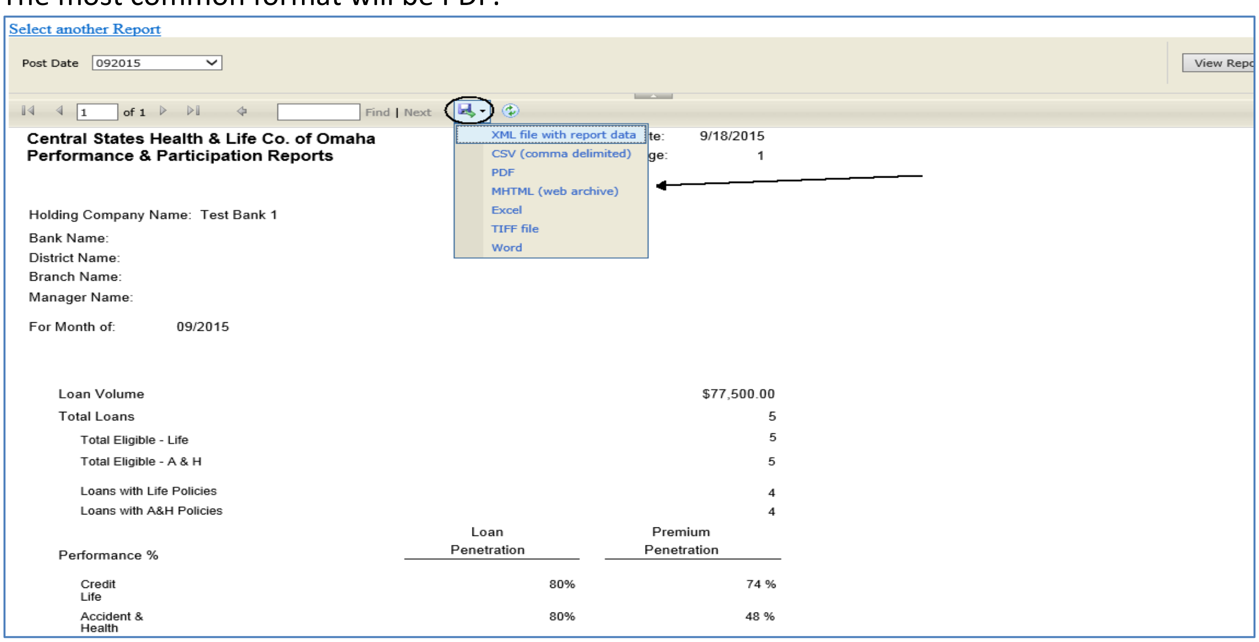
- To view the list of reports available to your bank, select the down arrow following the report name initially displayed.
  - Select the Report Name.
  - Select Go to Report.



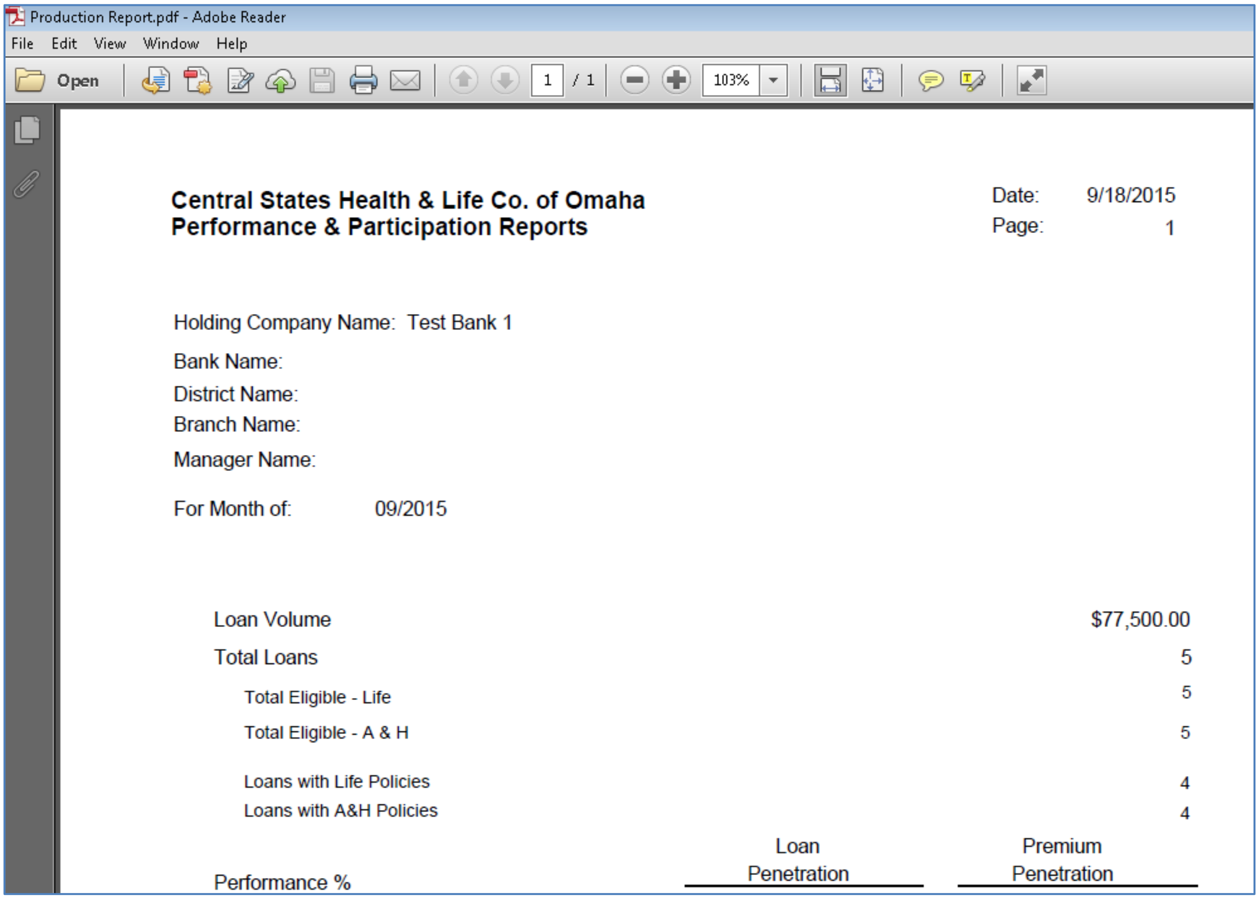
  - For the Performance and Participation Report, select the Post Date (mmyyyy) by clicking on the down arrow. Other reports may have additional selections, i.e., period, and roll up.
  - Select View Report.



  - The report will be displayed in your browser window. From this screen, you can open/save the report in any of the formats listed. These same options are available for any of the reports. The most common format will be PDF.



- If you select PDF, Adobe Reader will open and you will have all of the Adobe options available to you that will allow you to save, print, etc., the report.



- To return to the list of reports available, click on Select another Report.