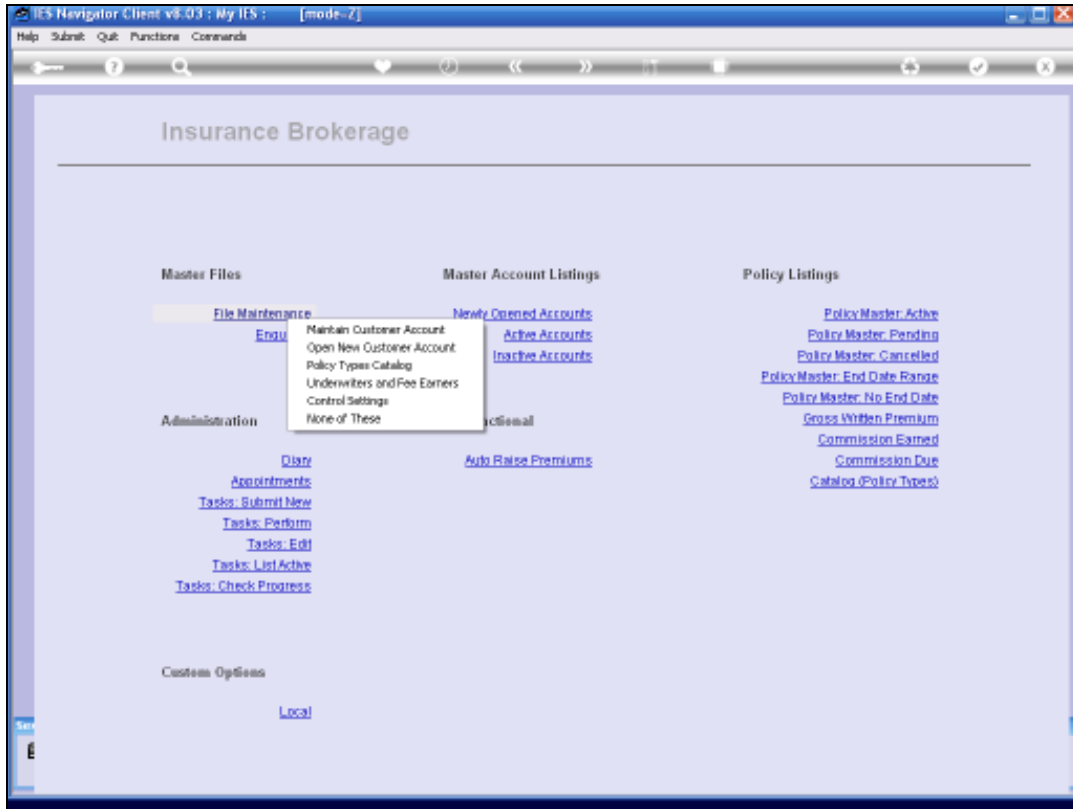


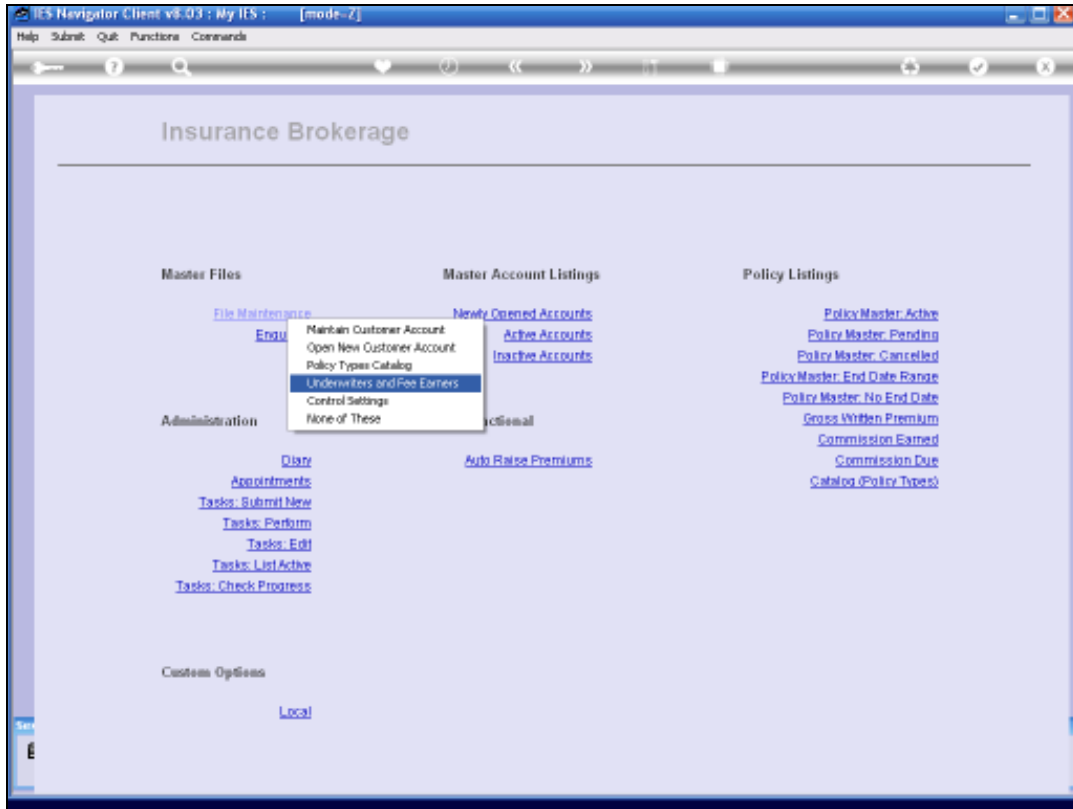
Slide 1

In Insurance Brokerage we work with Policies that are underwritten by Insurers or Underwriters as they are also called.

We also have the concept of Fee Earners. Fee Earners are those people who earn a Commission on the Policies.

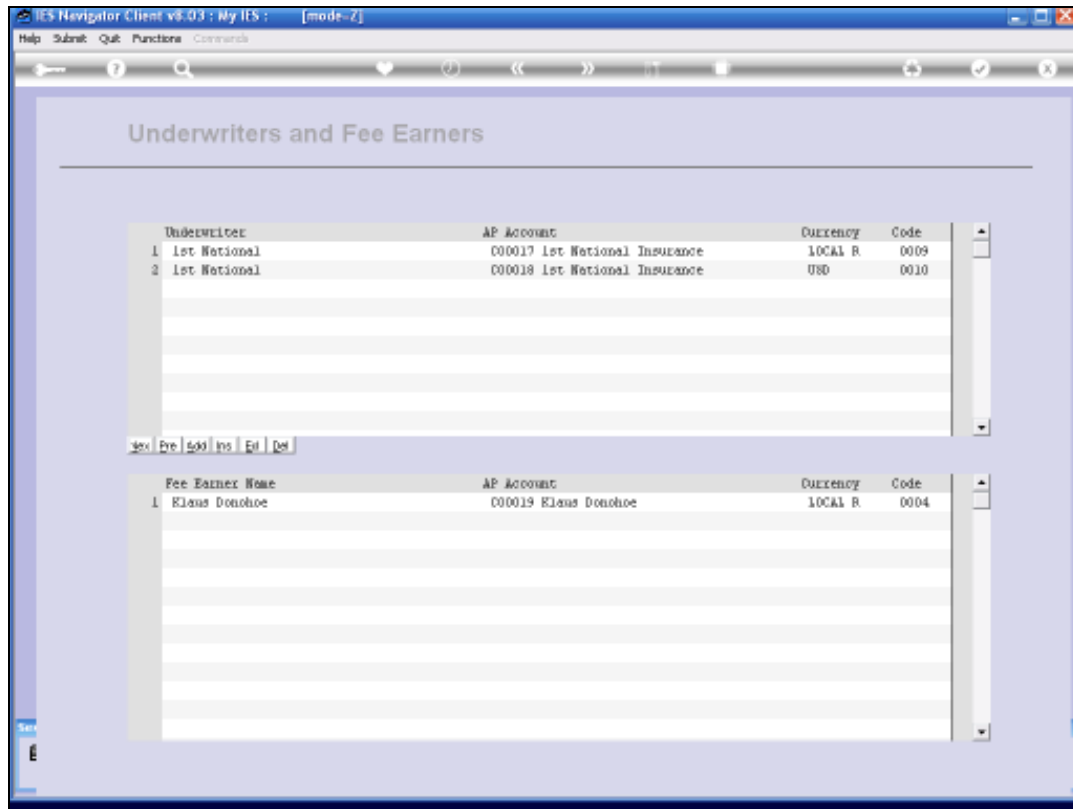


Slide 2



Slide 3

We have to list or define our Underwriters, i.e. Insurance and also our Fee Earners.



The screenshot displays the 'Underwriters and Fee Earners' window in the IES Navigator Client v8.03. The window contains two tables. The first table, 'Underwriters', lists two entries for '1st National' with AP Accounts '00017 1st National Insurance' and '00018 1st National Insurance', and Currencies 'LOCAL R' and 'USD'. The second table, 'Fee Earner Name', lists one entry for 'Elaus Donohoe' with AP Account '00019 Elaus Donohoe' and Currency 'LOCAL R'. Both tables have columns for 'Underwriter', 'AP Account', 'Currency', and 'Code'. Below the tables are buttons for 'New', 'Pre', 'Add', 'Ins', 'Edit', and 'Del'.

Underwriter	AP Account	Currency	Code
1 1st National	00017 1st National Insurance	LOCAL R	0009
2 1st National	00018 1st National Insurance	USD	0010

Fee Earner Name	AP Account	Currency	Code
1 Elaus Donohoe	00019 Elaus Donohoe	LOCAL R	0004

Slide 4

For each of the Underwriters for which we sell Policies and for each Currency for which we sell Policies, for that Insurer, we need to list an entry here as an Underwriter with an appropriate AP Creditor Account, managed in the appropriate Currency.

The screenshot shows a web browser window titled 'IES Navigator Client v8.03 : My IES : [mode-Z]'. The browser address bar is empty. The main content area displays a table titled 'Underwriters and Fee Earners'. Below the title, there are two data tables. The first table, 'Underwriter', has columns for Underwriter, AP Account, Currency, and Code. It contains two rows: '1 Ist National' with AP Account '00017 Ist National Insurance', Currency 'LOCAL R', and Code '0009'; and '2 Ist National' with AP Account '00018 Ist National Insurance', Currency 'USD', and Code '0010'. Below this table is a toolbar with buttons for 'New', 'Pre', 'Add', 'Ins', 'Edit', and 'Del'. The second table, 'Fee Earner Name', has columns for Fee Earner Name, AP Account, Currency, and Code. It contains one row: '1 Elias Donohoe' with AP Account '00019 Elias Donohoe', Currency 'LOCAL R', and Code '0004'. A toolbar with a 'Save' button is located at the bottom left of the table area.

Underwriter	AP Account	Currency	Code
1 Ist National	00017 Ist National Insurance	LOCAL R	0009
2 Ist National	00018 Ist National Insurance	USD	0010

Fee Earner Name	AP Account	Currency	Code
1 Elias Donohoe	00019 Elias Donohoe	LOCAL R	0004

Slide 5

The screenshot shows a software window titled 'IES Navigator Client v8.03 : My IES : [mode-Z]'. The main content area is titled 'Underwriters and Fee Earners'. It contains two data tables. The first table, 'Underwriter', lists two entries for '1st National' with AP Accounts '00017 1st National Insurance' and '00018 1st National Insurance', and currency codes 'LOCAL R 0009' and 'USD 0010'. The second table, 'Fee Earner Name', lists one entry for 'Elaus Donohoe' with AP Account '00019 Elaus Donohoe' and currency code 'LOCAL R 0004'. Both tables have a 'del' button below them.

Underwriter	AP Account	Currency	Code
1 1st National	00017 1st National Insurance	LOCAL R	0009
2 1st National	00018 1st National Insurance	USD	0010

Fee Earner Name	AP Account	Currency	Code
1 Elaus Donohoe	00019 Elaus Donohoe	LOCAL R	0004

Slide 6

For each Fee Earner that we have in our System, we also need at least one Listing of an AP Creditor Account, and that can be in the Local Currency for any type of Policy, in any Currency or optionally for a local Currency and also additional Accounts for the various Foreign Currencies on which this particular Fee Earner may earn Commission.

But for the Fee Earner, if only a local Currency Account is Credited, then that will be used for all Policies, irrespective of the Currency involved.

The screenshot shows a software window titled 'IES Navigator Client v8.03 : My IES : [mode-Z]'. The main content area is titled 'Underwriters and Fee Earners'. It contains two tables. The first table, 'Underwriter', lists two entries for '1st National' with AP Accounts '00017 1st National Insurance' and '00018 1st National Insurance', and currency codes 'LOCAL R 0009' and 'USD 0010'. The second table, 'Fee Earner Name', lists one entry for 'Elaus Donohoe' with AP Account '00019 Elaus Donohoe' and currency code 'LOCAL R 0004'. A toolbar at the bottom of the window includes buttons for 'New', 'Print', 'Add', 'Insert', 'End', and 'Quit'.

Underwriter	AP Account	Currency	Code
1 1st National	00017 1st National Insurance	LOCAL R	0009
2 1st National	00018 1st National Insurance	USD	0010

Fee Earner Name	AP Account	Currency	Code
1 Elaus Donohoe	00019 Elaus Donohoe	LOCAL R	0004

Slide 7

Of course the purpose with these AP Creditor Accounts, are that they are Credited with the Premiums and the Commissions earned, when we process Premium Payments on the Policies.